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## New Pay Card Program Makes Good Cents for Employees

- Employees without checking accounts can save check cashing fees

By NED RACINE, Editor

(Jan. 15, 2007) In a win-win scenario for Metro and its employees, the agency will soon offer a more secure way for employees without checking accounts to receive their salary.

Dave Wakeling, accounting manager for Payroll, hopes the pay card will reduce the fees employees without checking accounts incur when converting their paycheck to cash. He estimates 1,500 Metro employees currently receive paper paychecks.

"Some employees take their paychecks to a check cashing service and pay a fee there, then they buy money orders to pay their bills, paying a fee there," he said. "With the pay card they have their money immediately."

Each payday the value of the employee's pay check is deposited into the pay card, which looks and acts like a debit card. Pay cards are accepted wherever debit cards are accepted. Account information and customer service for the pay card are available through the internet or telephone.

Wakeling is quick to point out that the pay card is not a credit card, so employees who sign up for the pay card program do not face an approval process or credit check. Every Metro employee who applies for a pay card receives a pay card.

An insert in the Jan. 18 pay check will explain the pay card program, as will two presentations in the Metro Board Room on Tuesday, Jan. 22.

Wakeling sees an advantage for Metro Payroll in that fewer pay checks will be lost or stolen, meaning Payroll will need to stop payment on fewer checks. Here the pay card will offer another advantage for employees. Stopping payment on a pay check and reissuing the check requires several days—days when the employee would not have access to his or her money.

Over 75 percent of Metro employees have their pay checks deposited directly into their banking accounts.

For information on the new card, call 213.922.6824 or 213.922.6843.



Employees enrolling in the pay card program receive a card resembling a debit card. Each payday, the amount of the employee's paycheck would be paid into their pay card account, offering immediate access to those funds.

See: [U.S. Bank brochure](#) (PDF)

