



Dear Associate:

General Healthcare Resources is pleased to announce we are now offering the ADP Aline Paycard, a new way to receive direct deposit without needing a checking or savings account. When used properly, the Aline card has no fees associated with its use (see enclosed Fee Schedule). You may deposit all or just part of your check onto the Aline card, which makes it a great tool when trying to save for an upcoming trip, a large purchase, or your holiday shopping!

Please visit the website below to sign up for an Aline card. You will receive a personalized Aline card about 7-10 business days after signing up. Once you receive your card, you will activate the card and inform the payroll department of the activation so they can get your direct deposit information entered in the payroll system.

Aline website: <https://totalpaycard.adp.com/paycard/public/startenrollment.do?id=UAC1025J>

If you have any questions or concerns, please do not hesitate to contact me at the number below.

A handwritten signature in black ink that reads "Jayne Suchora". The signature is written in a cursive, flowing style.

Jayne Kunaszuk Suchora
Payroll Supervisor
General Healthcare Resources, Inc.
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Introducing the Aline Card by ADPSM

**THE SHORTEST DISTANCE
BETWEEN YOU AND A
BETTER PAYDAY**



aline

The Aline Card— the better way to get your pay and manage your money

The Aline Card by ADPSM is a pay card that makes every payday a faster, easier experience for you. Your employer offered the Aline Card as an option for how you get paid (instead of a paycheck). When you opt in, you'll receive your personalized Aline Card in the mail. All you have to do is activate the card and you can begin using it right away. Besides being a better way to receive your pay, the Aline Card also gives you more options for managing your money and simplifying your life.

GET YOUR PAY INSTANTLY ON PAYDAY

If you choose the Aline Card, your pay will be direct deposited electronically onto your card by your employer every payday, so it's instantly available to you on that day. That means, for example, that you can withdraw money surcharge-free from an ATM on payday.

SAVE TIME AND CUT OUT HASSLES

Since your money is deposited directly onto your Aline Card, you don't have to come into work to pick up your paycheck when you're sick, on vacation or taking a day off. Plus you can:

- Pay bills online or by phone, which means you don't have to stand in line and pay bills in person
- Make purchases at millions of locations worldwide wherever Visa Prepaid cards are accepted
- Get cash back at the register at many retail locations
- Pay by check with Aline Check by ADPSM where cards are not accepted
- Access cash at over 60,000 ATMs, including Allpoint, MoneyPass, PNC Bank locations nationwide*

LOAD ADDITIONAL MONEY ONTO YOUR CARD

You can load money onto your card at thousands of retail locations by purchasing a Green Dot MoneyPak®.** Visit mycard.adp.com to learn more.

MANAGE YOUR MONEY WITH EASE

The Aline Card helps you track your spending and stretch your dollars because it lets you:

- Check your account balance online via your own secure account at mycard.adp.com
- Get account balances via email and text message alerts
- Transfer money to other accounts

You can also request a second Aline Card for a trusted user such as a spouse or other family member.

Remember, easy access to your account balance helps you avoid spending more than you have.

BE SAFE AND SECURE

With your money safely on your Aline Card, you can avoid carrying around large sums of cash, which can be risky. But remember that since your money is always on your pay card, it's always available to you. Plus, if your Aline Card is lost or stolen, Visa's Zero Liability policy protects your funds from unauthorized purchases.***

KEEP MORE OF YOUR MONEY

Your Aline Card helps you avoid paying fees to cash your paycheck, buy money orders or pay bills. The card also gives you access to brand name retail and restaurant discounts via Visa Rewards Online.

KEEP YOUR ALINE CARD—IT'S YOURS

Your Aline Card is not tied to a particular employer; it belongs to you even when you change jobs. So you can put money onto it from a new employer, as well as other sources, such as government benefits, other jobs, tax refunds or other forms of electronic payment.**

WHY SHOULD I CHOOSE THE ALINE CARD OVER A PAYCHECK?

Simply put, the Aline Card is the shortest distance between you and a better payday. Your money is available immediately. You don't have to pay a fee to get your money at a check-cashing store. You can get cash from ATMs and at the register. You can pay bills online instead of standing in line and waiting to pay in person. With a paycheck, your options are limited. So the question really is why wouldn't you choose the Aline Card?



Choose the shortest distance
between you and a better payday.



Talk to your manager about how you
can get an Aline Card by ADP.

The Aline Card by ADPSM
IT'S THE SHORTEST DISTANCE
BETWEEN YOU AND YOUR LIFE.



* Limits apply for transactions. See fee schedule for details.

** Requires your Aline Card to be portable. Go to mycard.adp.com or
call 877-237-4321. There's no fee to make your card portable.

*** Visa's Zero Liability policy provides protection from unauthorized purchases in
certain circumstances. For further information, please visit visa.com/zeroliability.



Aline Card

Frequently Asked Questions

Is my Aline Card ready to use when I receive it?

No. For your protection you will need to go to mycard.adp.com, or call 1.877.ADP.4321 [1.877.237.4321] to activate your Personalized Card.

How do I activate my new card?

Call 1.877.ADP.4321 [1.877.237.4321] to activate your new card, or visit mycard.adp.com.

Do I need to contact my employer about my card?

No. When you activate your card your employer will be notified, and will begin to load your payroll to the new card.

When will I see my pay loaded onto my new Aline Card?

Allow up to three weeks after card activation for your pay to be loaded onto your Aline Card. To validate that your pay has been added to your new card, call 1.877.237.4321, or visit the Cardholder Support Website at mycard.adp.com and log into your account. If you find that your pay has not yet been added to your new card, contact 1.888.713.3378.

Is the Aline Card a credit card?

No. The Aline Card is a Visa prepaid card—not a credit card. Each pay period your employer automatically loads your pay onto the card. Each time you use the card, the purchase amount is deducted from the amount of money available on the card.

Does my Aline Card earn interest?

No. Interest is not applied to the Aline Card balance.

Will I receive a monthly statement?

Yes. Your statements are available online through the Cardholder Support Website at mycard.adp.com. If you do not have online access, you may contact Cardholder Services to request your transaction history at no charge.

How can I check my balance to know exactly how much money is on my card?

You can check your current balance anytime by accessing the Cardholder Support Website at mycard.adp.com. You can also check your balance by calling Cardholder Services at 1.877.237.4321 or at an ATM.*

Can I use my card to pay for automatic monthly payments (e.g., gym memberships, cable TV, cell phone bill, etc.)?

Yes, however, it your responsibility to make sure you have enough funds available on your card each time the recurring transaction is due. These merchants may suspend or cancel your service if you do not have enough

money left on your card when the attempt to charge the monthly payment. This could be risky if recurring charge is for an essential service.

Can I withdraw money from an ATM?

Yes. You will select a 4-digit PIN (Personal Identification Number) when you activate your card. Please note: ATM fees may apply, please see your Cardholder Fee Schedule for more information.

What should I do if I forget my PIN?

If you forget your PIN, or would like to change it—you can do so by accessing the Cardholder Support Website at mycard.adp.com, or by calling 1.877.237.4321.

Where can I use my Aline Card?

You can use your Aline Card at any merchant that welcomes Visa prepaid cards. Just give your Aline Card to a cashier, waiter, or attendant, and then sign or use your PIN for your purchase. If you want to get cash back, use your PIN to make a PIN-based purchase at stores that offer this service, like grocery and convenience stores. Or use your PIN at participating ATMs. You can also use the card to make purchases online, on the telephone, and by mail order.

Can I spend more money than I have on the card?

No. There is no line of credit associated with your card. It is possible however, due to the way transactions are processed, that a merchant will accept your card even though you didn't have enough money on it. You are still responsible for this payment. Please refer to the Terms and Conditions document that you received with your card.

Are there any overdraft penalty fees?

No. There are no overdraft penalty fees. You are however, responsible for any negative balance that may occur as the result of an authorized transaction that settles for an amount greater than the amount authorized causing a negative card balance. Please refer to the Terms and Conditions you received with your card.

What should I do if my card is lost, stolen, or damaged?

Immediately report a loss or stolen card to Cardholder Services at 1.877.237.4321. Once we deactivate your card, we will transfer the funds to a new Aline Card and mail you your new card. A fee for a replacement card may apply, so please see your Cardholder Fee Schedule.

Is there fraud protection with the Aline Card?

Yes. Signature-based transactions are protected by Visa's Zero Liability policy.**

Can I pay bills with my card?

Yes. You can pay bills online at mycard.adp.com. You can also pay bills in person where Visa prepaid cards are accepted.

Can I transfer money from my card to my bank account?

You may request one transfer per business day from your card to a U.S. bank account via the Cardholder Support Website at mycard.adp.com. Allow up to 72 hours for the transfer to complete. You cannot transfer money from a bank account onto your card, unless your bank will allow you to initiate an ACH transaction. Aline Cards do not accept wire transactions. Contact Cardholder Services at 1.877.237.4321 to request your Aline Card routing and account numbers.

Can I put cash on my card by going to a retailer?

To reload at a participating retailer you can purchase a Green Dot MoneyPak®. Green Dot MoneyPaks can usually be found in the same section where prepaid cards are sold. Give the cashier the MoneyPak along with the money you wish to load onto the card. After the cashier has loaded the funds to the MoneyPak, go to the Cardholder Support Website at mycard.adp.com or call 1.877.237.4321 to apply the funds to your card. Most retailers charge \$4.95 for this service, in addition to the amount you wish to load onto the card.

Can I request another card for a spouse or trusted family member?

Yes. Access the Cardholder Support Website at mycard.adp.com, or call Cardholder Services at 1.877.237.4321 to obtain information regarding adding a secondary card enrollment. You and the Secondary Cardholder share the same pool of funds. Each person has full and immediate access to the joint balance on the card.

Can I load funds from multiple employers to my Aline Card?

Yes. You can load funds from multiple sources. Simply provide your card's Routing and Account Number to the business initiating the payment. You can obtain these numbers by contacting Cardholder Services at 1.877.237.4321.

Can I take the Aline Card with me if I leave my employer?

Yes. The card is yours to keep. Any employer that offers direct deposit can load your pay onto your Aline Card. Simply provide each employer with your Aline Card's Routing and Account, also known as your ABA and DDA numbers.*** You can obtain these numbers by contacting Cardholder Services at 1.877.237.4321.

I have an odd amount remaining on my card, how can I get this money?

Where a merchant that accepts Visa prepaid card allows, you can make a purchase for the odd amount remaining and pay the difference in cash or make a purchase for less than the odd amount and get cash back for the rest. You can also go to a Visa member bank to make an over-the-counter withdrawal with the teller.

Can I use the card to rent a car?

Your Aline Card may be used to rent a car, however, rental car companies "authorize" (have money held) for more than the actual cost of the rental car. The reason is that the rental company won't know if they need to charge you for additional expenses like gas, car damage and extra days until you return the vehicle. These authorized funds will be held and unavailable for you to spend until the final transaction is posted to your statement. This means that you might not have access to these funds for several days. To avoid problems when you rent, call the rental car company ahead of time and ask them what their policy is regarding the use of prepaid cards.

Can I wire funds from my bank to my Aline Card?

No. Your card does not accept wired funds. There are convenient ways to add money to your card. Direct deposit is the free and easy way to reload your Aline Card. Your funds are immediately available on your Aline Card on payday. You can also reload your card by purchasing a Green Dot MoneyPak at a participating retailer. What is the contact number for customer service? For customer service regarding your new Aline Card, please call 1.877.237.4321. This number is also printed on the back of your card.

Who do I call with questions about a specific purchase, or for general questions about the card?

Most questions about the card and details or transactions made with the card can be answered through the Cardholder Support Website at mycard.adp.com. You may also contact Cardholder Services by calling 1.877.237.4321.

*Nominal fees may apply.

**If your Aline Card is lost or stolen, you have the security of knowing your funds are protected from unauthorized purchases. Visa's Zero Liability Policy provides protection from unauthorized purchases. U.S. issued only. Visa's Zero Liability Policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa.

***ABA&DD numbers are assigned to each Aline Card to facilitate the loading of funds. Your card is not associated with a bank account.

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Take This Notice and Your Card With You to the Bank

Examples of ALINE Card by ADPSM



The ALINE Card is issued by various financial institutions.

In Brief: ALINE Card by ADPSM cardholders are allowed to withdraw cash from their paycard.* **This is a manual cash disbursement that Visa Member Banks must honor on all valid Visa cards whether the card is embossed or unembossed, personalized or not personalized with the cardholder's name.** No surcharge or other fee should be added to the transaction amount. Do not refer cardholders to ATMs for service.

Important Note:

The Visa U.S.A. Inc. Operating Regulations require that members authorized to provide cash disbursements make manual cash disbursements to other issuers' Visa cardholders, even if the cardholder does not have an existing banking relationship with that member.*

Members are reminded that manual cash disbursements require only one piece of positive identification (such as a valid passport, driver's license or government identification card with picture) to validate the cardholder's identity. The signature on the Visa card must also be compared with the signature on the transaction receipt.

Attention Cardholder: *If you are unable to get cash from your prepaid card at a bank branch that accepts Visa, or if you are charged a withdrawal fee in error, please call the toll free number on the back of your Visa prepaid card.*

*Certain conditions may apply to cash disbursements in accordance with Visa U.S.A. Inc. Operating Regulations and Visa Prepaid Card program guidelines.



FEE SCHEDULE

DESCRIPTION	FEE
One (1) ATM withdrawal per pay period at any Allpoint, MoneyPass, or PNC Bank ATM***	FREE
Each additional withdrawal per pay period	\$3.00
Out-of-network ATM withdrawals	\$3.00
One (1) Visa member bank cash withdrawal per week	FREE
Each additional Visa member bank cash withdrawal per week (percent based on total transaction amount)	4%
All purchase transactions (PIN code and signature)	FREE
Cash back with purchase (PIN code Only)	FREE
Transfer funds from card to US-based account	FREE
Email and text message alerts**	FREE
Green Dot MoneyPak® funds load	FREE
Online bill pay service	FREE
Online bill pay stop payment	\$25.00
Online bill pay expedited payment	\$9.95
Monthly maintenance	FREE
Electronic statements	FREE
Online card management	FREE
Automated 24hr phone service call	FREE
Live customer service call	FREE
Withdrawal decline at any ATM	\$2.00
Balance inquiry at any ATM	\$2.00
Currency conversion (percent based on total transaction amount)	3%
Lost/Stolen card replacement— Sent regular mail/expedited	\$6/30
Written transaction history	FREE
Monthly paper statement	\$1.50
Each additional card (free monthly maintenance)	\$2.00

** Standard text messaging fees may apply from your carrier.

***If the surcharge screen appears during your free ATM transaction, press “yes” to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or will be refunded the fee.

NOTE: Other third party service providers, such as the owner of an ATM or Green Dot MoneyPak® merchants, may charge additional fees when you use your card. Read the third party fee disclosures carefully before using these services.

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LISTA DE TARIFAS

DESCRIPCIÓN	TARIFA
Un (1) retiro por ATM por período de pago en cualquier ATM de Allpoint, MoneyPass o PNC Bank***	GRATIS
Cada retiro adicional por período de pago	\$3.00
Retiros en ATM fuera de la red	\$3.00
Un (1) retiro de efectivo en un banco con membresía Visa por semana	GRATIS
Cada retiro adicional en un banco con membresía Visa por semana (porcentaje basado en el monto total de la transacción)	4%
Todas las transacciones de compra (código PIN y firma)	GRATIS
Devolución de dinero en efectivo con la compra (código PIN únicamente)	GRATIS
Transferencia de fondos de la tarjeta a una cuenta radicada en los Estados Unidos	GRATIS
Avisos por correo electrónico y mensajes de texto**	GRATIS
Carga de fondos Green Dot MoneyPak®	GRATIS
Servicio de pago de facturas en línea	GRATIS
Suspensión de pago de facturas en línea	\$25.00
Pagos de último minuto de facturas en línea	\$9.95
Mantenimiento mensual	GRATIS
Extractos de cuenta electrónicos	GRATIS
Gestión de tarjeta en línea	GRATIS
Llamada al servicio telefónico automatizado disponible las 24 horas	GRATIS
Llamada al servicio personalizado de atención al cliente	GRATIS
Rechazo de retiro en cualquier ATM	\$2.00
Consulta de saldo en cualquier ATM	\$2.00
Conversión de divisas (porcentaje basado en el monto total de la transacción)	3%
Reemplazo de tarjeta por robo o extravío— envío por correo regular/urgente	\$6/30
Historial de transacciones impreso	GRATIS
Extracto impreso mensual	\$1.50
Cada tarjeta adicional (mantenimiento mensual gratis)	\$2.00

** Su operador puede aplicar tarifas estándar de mensajes de texto.

*** Si aparece la pantalla de recargo durante su transacción de ATM gratuita, presione “yes” (sí) para aceptar el recargo y proceder con el retiro. No se le cobrará el recargo o recibirá un reembolso de la tarifa.

NOTA: Otros proveedores de servicios de terceros, como el dueño de un ATM o los vendedores de Green Dot MoneyPak®, pueden cobrarle cargos adicionales por la utilización de la tarjeta. Lea atentamente las divulgaciones de tarifas de terceros antes de utilizar estos servicios.

Las ALINE Card están disponibles a través de ADP. El logotipo de ADP es una marca registrada de ADP of North America, Inc. ALINE Card de ADP es una marca de servicio registrada de ADP, Inc. Visa es una marca registrada de Visa U.S.A., Inc. Impreso en USA. © 2012 ADP, Inc. Todos los derechos reservados.