PAYROLL CARD OR PREPAID ACCOUNT FOR WAGES

Employee: Alex Example | Employer: Example Employer | State identified for work: IL

The employer offers the payroll card. An employer cannot require use of a particular institution as a condition of employment. Before choosing the card, review the wage payment alternatives and the issuer's applicable disclosures, fees and access terms. Federal account choice and prepaid account disclosures.

Illinois employer payroll card. The employer must offer payment by cash or check and obtain voluntary written or electronic consent. Before paying by card, provide the written options, itemized fees, third-party fee notice and instructions for free access to wages, balance and histories. The employee must be able to withdraw all net wages at an accessible location without charge once per pay period and at least twice monthly. After a request to switch, begin the requested allowable method within two pay periods. See 820 ILCS 115/14.5. Illinois Department of Labor payroll card information.

Wage deposit election

Election date: November 2, 2026. For other start requests, use the first lawful available payday after processing. Continue paying wages by an available method until the switch takes effect.

I choose the employer-offered card after receiving the disclosures described here. Other payment method offered: Payment by paper check. Disclosure and delivery record: Illustration only. The employee received the issuer's short and long prepaid account disclosures, the itemized fee schedule and information on the other available wage-payment method before choosing the card..

Work-location notice and eligibility record: Fictional example only. The employee and payroll department recorded the work location, applicable options, notices, timing and supporting records before this illustrative election. Fictional example only. Never use this illustrative account for payment. A routing-number format check does not verify account ownership, ACH eligibility or a deposit instruction.

I authorize Example Employer to **credit** my wages to the account identified below, subject to applicable notice and payroll timing.

Institution: Navy Federal Credit Union (public routing-number illustration) | Routing number: 256074974 | Account number: 000000000001

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This wage deposit election does not authorize an unrelated debit, a wage deduction, or an alteration to when earned wages are due.

Employee

_____ PRINTED NAME

_____ SIGNATURE

_____ DATE

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