

CHANGES HAVE BEEN MADE TO THE ALINE CARD BY ADP® PREPAID CARDHOLDER AGREEMENT. Please visit www.mycard.adp.com to view the most recent ALINE Cardholder agreement prior to activating your ALINE Card.

CHANGES TO THE ALINE CARD BY ADP FEATURES AND SERVICES WILL GO INTO EFFECT ON JULY 1, 2015. Please be sure to read this letter in its entirety to help avoid any service interruptions once you activate your ALINE Card.

Dear Valued Employee,

On July 1, 2015, ADP is making changes to the ALINE Card features. You will be able to use the services of a new bill pay provider, Evolve Money[®]. You can access Evolve Money by logging into www.mycard.adp.com and clicking on links to Evolve Money's website found on the "Bill Pay" section of our website. Evolve Money will allow you to:

- Pay thousands of billers nationwide that are included in the Evolve Money network at no cost to you when you use your ALINE Card. (Evolve Money may charge fees for other bill pay services.)
- Pay utilities, cable, internet, phone, insurance, store cards, and much more.
- Access these features on your smartphone, tablet, or desktop computer at any time, day or night.
- And coming soon, expanded payments A new enhanced payment option will allow you to pay billers that are not included in the Evolve Money network. (Evolve Money fees for out-of-network bill payments and additional features may apply.)

IMPORTANT INFORMATION:

CHANGES TO BILL PAYMENT

• If you have existing bill payments scheduled with our current bill pay provider on www.mycard.adp.com, you must take action before June 30, 2015 to sign up with Evolve Money to ensure there are no interruptions to your bill payments. Before June 30th, you must create a new account with Evolve Money to set up bill payments. Any bill payments scheduled to be paid after June 30, 2015 with our current provider will be canceled.

CHANGES TO ACH DEBIT & FUNDS TRANSFER

- As of July 1, 2015, you will no longer be able to initiate ACH debits and/or funds transfers from your ALINE Card into another account using your ALINE Card routing and account number.
 What this means is if you've provided your ALINE Card routing and account number directly to anyone, including a biller or retailer, to debit your ALINE Card account, such payments will be declined after June 30, 2015. You will need to set them up for bill payments on Evolve Money before June 30, 2015 to avoid such payment declines. Also, you will no longer be able to transfer funds from your ALINE Card account into another account, such as your bank account.
- You will still be able to use your ALINE Card to make direct payments to your billers/retailers
 within their stores or on their websites using your ALINE Card number. Contact your
 billers/retailers for their direct bill payment options.



CHANGES TO CONVENIENCE CHECKS

• As of July 1, 2015, convenience checks can no longer be used as a self-issued payroll check or to make payments to third parties. Checks authenticated prior to this date will still be honored. However, convenience checks will be available to use if you've activated your ALINE Card, have reported your ALINE Card as lost or stolen, and need to access your funds before your replacement card is scheduled to arrive in the mail. If your activated ALINE Card is ever lost or stolen, you must first report your card as lost or stolen by calling Cardholder Services at 1.877.237.4321. The representative will close your lost or stolen ALINE Card to help prevent any fraudulent charges from being made and a replacement ALINE Card will be mailed to you. If you currently have an ALINE Check by ADP® in your possession and need to access your funds before your new replacement card arrives, let the Call Center Representative know when you call to report your card lost or stolen. They will assist you in authenticating this convenience check which must be made payable to yourself for the full available balance so that you can access your funds.

CHANGES TO IN-NETWORK, SURCHARGE FREE (\$0) ATMS

• All ALINE Cardholders will enjoy access to their money at over 70,000 in-network, surcharge-free (\$0) Allpoint®, MoneyPass®, and PNC Bank® ATMs. This change only affects ALINE Cardholders who did not previously have access to one or more of the in-network ATM providers listed. Now all ALINE Cardholders will enjoy surcharge-free (\$0) access to Allpoint, MoneyPass, and PNC Bank ATMs. (Limits may apply as to the number of surcharge-free (\$0) ATM transactions. Please refer to your ALINE Card Fee Schedule.)

We value our relationship with you and are here to help. To see frequently asked questions or to obtain another copy of or review your ALINE Card Fee Schedule, please visit www.mycard.adp.com. For questions, contact Cardholder Services at 1.877.237.4321.

Sincerely,

ADP, LLC

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