

480 Wildwood Forest Dr.
Suite 500
The Woodlands, TX 77380
(936) 756 - 1980

BRINK'S MONEY PAYCARD PROGRAM

CARD REQUEST FORM

If you wish to receive your pay via Brink's Money Program (the "Program"), please complete the form below. Your decision to use any method is voluntary through your relationship with Questco (the "Company").

With the Program, your wages will be deposited in your Brink's Money Account, which is maintained at the bank that is issuing/sponsoring the Program ("Bank") and which is insured by the FDIC up to the limits permitted by law. There is no application and no credit approval process, but you must meet identity verification requirements to activate and use the Program. You may be asked to provide identifying information to us, such as your date of birth, social security number and driver's license. Subject to your identity verification, the Program allows you to use either or both of the following options to access your Brink's Money Account:

- 1. **The Brink's Money Card.** You can use your Brink's Money Card to access 100% of your wages, down to the penny, without any fee, at any Visa or Mastercard member bank (look for a bank branch with the Visa or Mastercard logo, as applicable). You can also make purchases at stores or get cash through ATM withdrawals with your Brink's Money Card. Fees may apply to these transactions; please refer to the Fee Schedule. You can check your balance at no fee via IVRU, online or text (your carrier's standard rates for text messages may apply).
- 2. **The Skylight Check.** The Skylight Check is a self-issued paycheck that can be cashed for the full amount in your Skylight Account. You'll receive a supply of Skylight Checks <u>at no fee</u>. The Skylight Check is completed by phone wherever you may be. The Skylight Check can be cashed at no fee at all branch locations of the bank that issues the Skylight Check (please refer to the front of the Skylight Check for the name of the bank that issues the Skylight check) and at participating locations of Netspend's check cashing partners. Other check cashers may charge you a fee to cash the Skylight Check.

I consent to be paid by the method indicated above. By selecting either of the first two options on this Pay Election Form and signing hereunder, I authorize the Company to send credit entries (and appropriate debit and adjustment entries), electronically or by any other commercially accepted method, to the account that I have provided above or to the Brink's Money Account, as applicable (each an "Account"). This authorizes the financial institution holding the Account to post all such entries. By selecting the Brink's Money option, I authorize Company to transmit my identification information to Brink's service provider, Netspend, as Netspend may request to verify my identity. Further, I understand that I have the right to change the method of payment that I have elected on this form. If I do desire to change my method of payment, then I will notify the Company and execute a new Pay Election Form setting forth my new election. I understand that if I desire to change the method of payment from the Program to any other method of payment, I should obtain the full balance in my Brink's Money and then close the Brink's Money prior to requesting such change. This authorization will be in effect until the Company receives a written termination notice from myself and has a reasonable opportunity to act on it, which shall be no longer than the time permitted by applicable law, if any. Finally, I understand that if I select the Program and continue to use the Program following the termination of my employment with the Company, certain terms, conditions and fees relating to the Program may change, pursuant to the terms of the Cardholder Agreement.

There is no application or credit approval process for the Brink's Money Program. IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card Account. WHAT THIS MEANS FOR YOU: When you open a Card Account, we will ask for your name, address, date of birth, and your government ID number (Example – Social Security



480 Wildwood Forest Dr. Suite 500 The Woodlands, TX 77380 (936) 756 - 1980

Number). We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions and ATM withdrawals.

Restrictions include: no international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice.

By Checking this Box, you acknowledge that you have been provided with a copy of and an opportunity to review disclosures relating to the Program, which include, at a minimum, the Cardholder Agreement, Fee Schedule and Privacy Policy relating to the Program.

Please complete all the required information below, sign, and provide this form to your Questco Payroll Specialist. By signing below, you: (1) acknowledge and agree that you have chosen the Brink's Money Program and that you were given an opportunity to review the Cardholder Agreement, Privacy Policy, and Fee Schedule in advance; (2) authorize Bofl Federal Bank to establish your Brink's Money Account and issue your Brink's Money Card; and (3) authorize your employer to: (a) transmit the information that you have provided to Brink's Money and Bofl Federal Bank, and (b) deposit your wages into your Brink's Money Account, all subject to the Cardholder Agreement and Fee Schedule. Direct deposit capability is subject to employer's support of this feature. Check with your employer to find out when the direct deposit of funds will start. Funds availability is subject to timing of employer's funding.

Signature		Printed Name	
Date of Birth		Social Security Number	
Phone Number		E-mail Address	
Physical Address (cannot be a PO Box)		City	
State	Zip Code	<u> </u>	
FOR QUESTCO INTERNA	AL USE ONLY:		
ACCOUNT NUMBER		ROUTING NUMBER	

FOR MICHIGAN EMPLOYEES ONLY: Except for an employee currently paid by direct deposit or any employee of an employer paying wages by payroll debit card to one or more employees on January 1, 2005, failure to return this form within thirty (30) days with the account information will be presumed to indicate consent to receiving wages by the Program. If an employee is currently paid by direct deposit, then there will be no change to the Program without the employee's written consent.