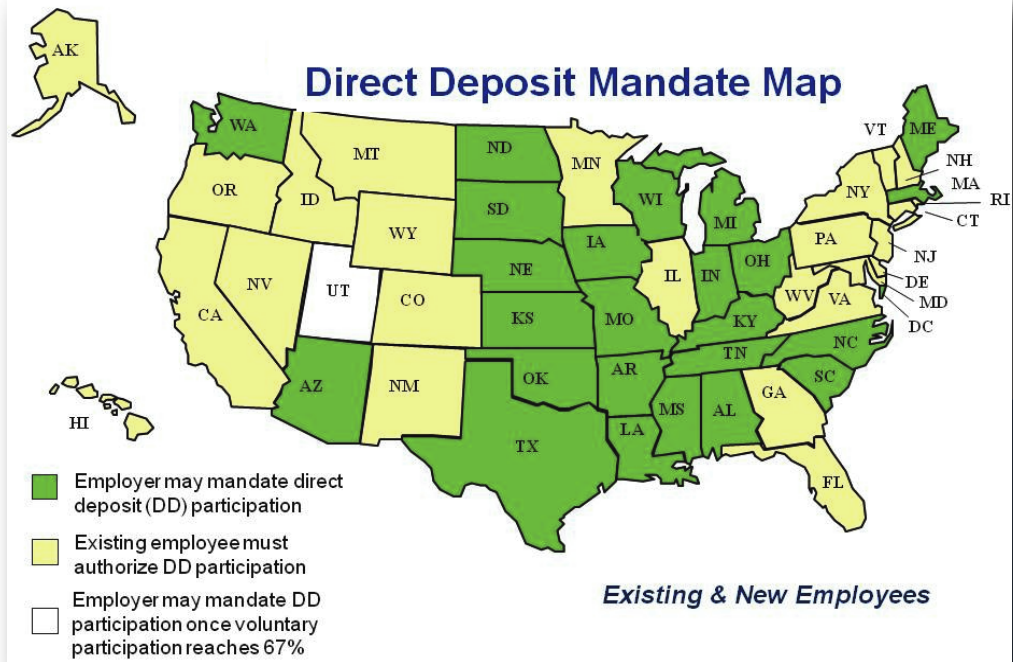


Key Features

- **Instant Issue Cards:** Enroll an employee, issue a pay card and pay the employee on the card all in the same pay period.
- **Fast enrollment:** Easily enroll employees with TFG's comprehensive Instant Issue cards.
- **FDIC insured:** Cardholder accounts are FDIC insured through participating bank partners.
- **Broad eligibility:** Cards are available without a credit check to all employees who have a permanent address in the United States, a Social Security number and identity verification.
- **Security:** TFG employs extensive measures to protect the security and privacy of employees' personal and financial information.
- **No hidden fees:** TFG discloses all fees for the card. Each cardholder is provided with our Terms & Conditions including all fees. They are also posted on www.tfgcard.com.
- **Works with all direct deposits:** Use the card for payroll, tax refunds, unemployment, government benefits, or any other direct deposit system.
- **Compliance:** Our team of experts will work closely with your HR/legal department to ensure compliance with your state's direct deposit legislation.



Features for Employees:

- **Access to funds:** Employees can access their funds at ATMs and Visa-member banks across the country.
- **Debit Card:** Upon activation, employees can begin using their personalized card. Employees are able to make purchases or get cash back everywhere Visa® debit cards are accepted.
- **Online Bill Pay:** Employees can pay their bills electronically at www.tfgcard.com.
- **Portability:** The card belongs to the employee and can be used if he/she changes jobs.
- **Multi-lingual Live Support:** Our live support team will provide balance/account information or answer any account-related questions for your employees.
- **FREE Point of Sale Transactions:** Employees can make free Visa Signature and PIN based transactions. They may also receive cash back for free.

Reduce the cost of your payroll with pay cards.



Eliminate the cost of paper paychecks by depositing your employees' pay directly onto their TFG Payroll Debit Card, providing them with instant access to their funds at over a million locations nationwide.

“Payroll debit cards are a great way for me to get paid. With the TFG debit card my employer easily direct deposits my pay to my payroll debit card, so wherever I am I have access to my money on payday.”

Shelley Hanson,
Kendall Auto Group

Reduce your payroll costs.

TFG pay cards help you save money each pay period by eliminating the cost of processing and shipping paper checks. The card also eliminates the cost of lost, destroyed or replacement paychecks.

Increase direct deposit participation.

Pay 100% of your employees by direct deposit, including those without traditional bank accounts. Save more money and time by implementing a pay card solution today.