

**THIS APPLICATION FORM WILL NOT BE PROCESSED IF IT IS INCOMPLETE.**

**YES, I want to receive the PNC PayCard!**

Please provide all the following information required for issuance of your PNC PayCard

**Cardholder Information:**

Last Name: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Home Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Birthdate (MM/DD/YYYY): \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

**Home Address:**

Street: \_\_\_\_\_ Apt. #: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**Mailing Address:** (if different from Home Address)

Street: \_\_\_\_\_ Apt. #: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

I acknowledge that the following fees will apply to my PNC PayCard:

Purchases (signature and PIN / cash back)	FREE
PNC ATM Withdrawal*	FREE
AllPoint® ATM Withdrawal*	\$2.50
Other ATM Withdrawal*	\$2.50
ATM Balance Inquiry	FREE
Teller Cash Advance*	\$5.00
Foreign (outside of US) Transaction	3% of transaction amount
Monthly Card Maintenance Fee	FREE
Card Replacement (per card)	\$10.00
Rush Card Delivery (per card)	\$15.00
Paper Statement via US Mail (per statement)	\$5.00
<b>Note:</b> Monthly statements available online for free	
Operator-Assisted Phone Inquiry	\$2.50
(waived if calling re: lost/stolen card or error/dispute)	
Inactivity Fee (after 3 months of no activity)	NO CHARGE

A surcharge may be assessed by the ATM owner if not using a PNC or Allpoint® ATM



## PNC PayCard

I hereby authorize **ALLTRUST PAYEE CORP, INC** to deposit my pay to the PNC PayCard. If funds or monies to which I am not entitled are deposited to the PNC PayCard, I hereby authorize ALLTRUST PAYEE CORP, INC to initiate a correcting debit to my PNC PayCard to withdraw funds to correct the error or overpayment. I hereby authorize ALLTRUST PAYEE CORP, INC to act as my agent to submit my application for the PNC PayCard to PNC Bank, the issuer of the PNC PayCard, and to send and receive communications on my behalf to and from PNC Bank regarding my PNC PayCard. I authorize you to notify ALLTRUST PAYEE CORP, INC if you do not issue me a PayCard or if you cancel my PayCard. By using the PNC PayCard, I hereby agree to the Card Terms and Conditions governing my use of the PNC PayCard that I will receive at the time I receive the PNC PayCard. I agree to provide PNC Bank with such information and documentation as PNC Bank may request, and to cooperate with PNC Bank in verifying such information, to enable PNC Bank to comply with applicable federal and state laws and regulations.

I acknowledge and agree that this authorization may be rejected or discontinued by ALLTRUST PAYEE CORP, INC or PNC Bank at any time. I understand that this authorization replaces any previous authorization relating to ALLTRUST PAYEE CORP, INC payments to me, and unless terminated by ALLTRUST PAYEE CORP, INC or PNC Bank, this authorization will remain in full force and effect until ALLTRUST PAYEE CORP, INC has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the PNC PayCard as provided in the terms and conditions I receive with the PNC PayCard.

### **Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each cardholder that opens an account. Because you are enrolling for the PayCard service, you are being asked to provide your name, address, date of birth and other information that enables PNC Bank to identify you.

Signature: \_\_\_\_\_

Name (please print): \_\_\_\_\_

ID Number: \_\_\_\_\_

Date: \_\_\_\_\_

**\*\*\*By signing this form, I acknowledge that I will be charged an initial one time PNC Bank fee of \$3.00 to order my debit card. I also acknowledge that I will be charged a monthly PNC Bank fee of \$1.75\*\*\*\***



**Alltrust Payee Corp., Inc.**

**P.O. Box 650369  
Vero Beach, FL 32965  
772-226-0165  
Fax 772-618-4647**

## Account Access Code Agreement

I, \_\_\_\_\_ grant permission to AllTrust Payee Corporation to retain the access code to my PNC Debit Card. My account access code is not my pin number. Should I choose to change my account access code, I will contact AllTrust Payee Corporation and notify them of changes. If I do not provide AllTrust with any changes, AllTrust Payee Corporation will have the right to cancel my debit card.

I have read, understand and agree to the statement above. I understand that it is my responsibility to make sure AllTrust has complete and accurate information at all times.

\_\_\_\_\_  
Client Signature:

\_\_\_\_\_  
Date:



## **Introducing the PNC PayCard**

**Get your paycheck faster and easier... and keep your money safer!**

- 1. Money immediately available on payday** – no more check cashing hassles or fees
- 2. Shop in stores, online, and by mail** at millions of places where Visa® debit cards are welcomed
- 3. Be safer** – no more worries about lost or stolen checks and, unlike cash, your PNC PayCard can be replaced

**No credit check or bank account required!**

### **Do More**

**You Have the Power of Visa®**

- Buy groceries, gas, clothes, gifts, movies, books
- Pay for electronics, repairs, dining, travel, and more
- Use it for phone, mail order and internet purchases

**Get cash at millions of ATMs worldwide that display these symbols:**



**Find PNC ATMs at [pnc.com/locate](http://pnc.com/locate) and locate ATMs worldwide at [visa.com](http://visa.com).**

### **It's Easy to Use**

**To make purchases:**

**When making purchases at stores or restaurants:**

1. Hand your card to the cashier or server
2. Sign the receipt
3. Take your card and keep a copy of the receipt

**When making purchases using a Personal Identification Number (PIN) pad:**

1. Swipe your card through the PIN pad
2. Either press "credit" and sign the receipt or press "debit" and enter your PIN.

**Note:** If the grocery or drug store offers cash back with a purchase and you want to get cash back, you will want to press "debit" and enter your PIN.

**To get cash from an ATM:**

1. Insert your card and follow the steps on the screen
2. Enter your Personal Identification Number (PIN)
3. Choose account type of "Checking"
4. Select the amount of cash you want to withdraw
5. Be sure to take your card and receipt



## **PNC PayCard**

### **Not enough money on the card?**

If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash or a check.

### **Check Balances Online**

PNC PayCard balances are available 24 hours a day. You can also view recent transactions, see your monthly statement, and change your address. Check your card carrier for details.

### **Lost or Stolen**

Immediately call the phone number on your card carrier. Visa's Zero Liability\* policy protects you against unauthorized purchases.

\*U.S.-issued cards only. Visa's Zero Liability Policy does not apply to commercial credit card or ATM transactions, or to PIN transactions not processed by Visa. See the Payroll Card Terms & Conditions for details.

## **How it Works**

### **Gas Stations**

When you pay at the pump, some stations check to see if you have funds to pay for a full tank. If your card is declined even though you still have funds, go inside and tell the attendant how much gas you plan to buy, and sign the receipt for that amount.

### **Restaurants**

Some restaurants will verify that your card has enough funds to cover the purchase and a 15%-20% tip or they'll decline the transaction. Only the amount you sign for will be deducted, so you can leave a tip with your card or in cash.

### **Hotels**

The hotel clerk will verify that your card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" on your card, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.

### **Rental Cars**

Some rental car companies may require that you use a card to make a reservation. Your PNC PayCard can be used to make the reservation and make payment when the vehicle is returned.

### **Returning a Purchase**

Each merchant location has its own return policy and will handle the return in the same manner as any other Visa® transaction. You may receive a credit to your card, a cash refund or a store credit. It may take up to one week for a credit to appear on your card.

