



**COUNTY OF RIVERSIDE
OFFICE OF THE
AUDITOR-CONTROLLER**

County Administrative Center
4080 Lemon Street, 11th Floor
P.O. Box 1326
Riverside, CA 92502-1326



Free prepaid VISA debit card opportunity for County Employees

We are pleased to bring a new pay benefit to all county employees: the smartOne VISA debit paycard. Beginning December 2010, county employees can choose to have all -- or just a portion -- of their net pay directed to a genuine VISA debit prepaid card.

The VISA debit prepaid card is not a credit card, and there is no credit check or monthly interest charge associated with it. The card will carry a fixed cash amount that each employee will determine, per pay day -- up to 100% of employee net pay. Following the employee's instruction, every pay day, that chosen amount will be deposited to the card.

For County Employees, the card will be **free** to get and **free** of monthly account maintenance fees. Cardholders will pay no point of sale transaction fees. The card cannot be over drafted and is not subject to overdraft fees. Cardholders can use their card as a free bill payment tool – saving postage & time – safer shopping online, or even travel abroad.

Cardholders will have several ways to get free access to their money as they may need, including:

all Banks/Credit Unions in the USA displaying the VISA logo [one free withdrawal transaction provided per deposit made to the card, with privilege automatically renewing for cardholder]

-or-

any ALLPOINT Network ATM www.allpointnetwork.com [one free withdrawal, per deposit made to the card, with privilege automatically renewing for cardholder]

-and-

every merchant welcoming VISA and providing cash-back-with-your-VISA-purchase [unlimited, subject to funds availability]

4080 Lemon Street, 3rd Floor
Riverside, CA 92502
Phone: (951) 955-3810 Fax (951) 955-3814
Email: ACO_Payroll@co.riverside.ca.us

The smartOne paycards will be provided to County employees in lieu of receiving pay via paper paycheck or as a new choice for county employees who already enjoy Direct Deposit but like the convenience of a hassle-free VISA card that is funded by their pay.

While the paycard brings a suite of benefits, paycards also save the County money by reducing the County's cost associated with paper checks.

Paycards are optional, however all County Employees will be eligible to receive **one [1] free** paycard. Please note that paycards can only be issued to County employees. To receive a paycard, employees must return the attached information to the Auditor-Controller's Payroll Division (ACO Payroll).

Paycards will be issued in December, with first deposit to paycards on the December 15th pay day.

As a welcoming event, [*...and just in time for Holiday shopping!*] our vendor has offered to sponsor a lottery drawing for **one [1] \$500 value VISA reward card**.

All employees who return their forms to ACO Payroll before Wednesday, **November 24th** will be eligible for this special prize drawing.

The drawing will be conducted by ACO Payroll, the **week of December 6th**. The Auditor-Controller's Payroll Division will notify the winner and the \$500 VISA reward gift card will be available for pick up by the winner afterwards. The amount will be paid by the vendor and County funds will not be used.

How to get your free smartOne prepaid VISA debit card ...and be eligible for the \$500 VISA reward card drawing

1. Complete the enrollment form and the ACO Payroll Direct Deposit Form [attached].

You can also access the new form at www.auditorcontroller.org > *Payroll* > *My Paycheck* > *Forms*. **Return all paperwork to ACO Payroll prior to November 24th.**

2. Paycards will be distributed to participating employees beginning **November 29th**.

3. First regular pay day that will include paycards will be **December 15th**.

Direct Deposit employees may update their Payroll Direct Deposit form to re-direct a percentage or whole dollar amount of their net pay to the paycard. The minimum amount that can be re-directed to the paycard is \$50 per pay period. The maximum is 100% of net pay.

ACO Payroll will have information available to County employees interested in the paycard. The paycard is not a County product so ACO Payroll can only assist with the direct deposit form or answer general questions.

For more information about the paycard, County employees should visit the smartOne cardholder website. The official website is www.smartonepaycard.com

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