DON’T MISS THE BOAT, TAKE ADVANTAGE OF OUR…

FAST ➮
DIRECT DEPOSIT

With our Direct Deposit process, your funds will be available to you in just 2 banking days! For example, if your timesheet is processed by CoWorx on Monday, your funds will be deposited into your bank account on Wednesday morning!

ADVANTAGES OF DIRECT DEPOSIT

It saves you time:
- No trips to cash your paycheck at the bank or check cashier (and no check cashing fees).
- Never wait on line. Studies have shown that people spend as much as 24 hours each year waiting in line to cash their paychecks.
- You don’t have to make special arrangements to pick up or cash your paycheck if you’re out sick, on vacation or traveling.

Your funds are available as cash:
- Direct Deposits can be withdrawn the same day they’re deposited into your account.
- You can start earning interest the day your money is deposited.

Direct Deposit is confidential and safe:
- We maintain the strictest confidentiality with your account. We will only access your account to deposit money or to correct an erroneous deposit.
- You need not worry about lost, stolen or forged paychecks.
- You’re 20 times less likely to have a problem with a Direct Deposit than a traditional paper check.

It’s easy to get started and costs you nothing:
- All you need to do to activate your Direct Deposit is fill out and return (with a voided check) the Direct Deposit Authorization form.
- We never charge you service fees for Direct Deposit.
- An Advice of Deposit will be distributed to you for your records.

With all of these advantages, why wait? Fill out and return your Direct Deposit Authorization with your application!

Questions? Call our Client Services Department: 908-757-7979 or 800-754-7000 x6991

See the Direct Deposit Authorization form for important terms and conditions.
CoWorx Staffing Services (“CoWorx”) offers the convenience of direct deposit to its employees. This service will enable the funds from your paychecks to be deposited directly into your bank account. In order to be eligible for direct deposit you must meet the following requirements:

1. You must have a valid checking or savings account.
2. You must complete and submit to CoWorx the Authorization for Electronic Payment Service form (below). Incorrect or incomplete information will delay implementation.
3. You must submit to CoWorx a copy of one of your original voided checks (for checking accounts) or preprinted deposit slips (for savings accounts).

CoWorx will be able to pay you via direct deposit approximately 2 business days (weekends and holidays are not business days) after receiving your completed Authorization for Electronic Payment Service form and your voided check/deposit slip.

You will continue to receive normal paychecks should you submit a timesheet during this implementation period.

Once implemented your funds should be available in your bank account 2 banking days (weekends and bank holidays are not banking days) after the day CoWorx processes your timesheet. You will receive an Advice of Deposit in the mail, which will provide you with the information normally found on your check stub.

IMPORTANT: CoWorx cannot guarantee that your funds will always be available 2 banking days after your timesheet is processed. In addition, in the unlikely event that your funds are not available in 2 banking days, CoWorx will not refund any fees incurred by you due to the drawing of checks prior to the funds needed to cover them becoming available. It is recommended that you confirm with your bank that your funds have been received and are available before drawing checks against or withdrawing funds from your account.

Please fax or mail your completed Authorization for Electronic Payment Service form and voided check/deposit slip to:

COWORX STAFFING SERVICES  
ATTENTION: CLIENT SERVICES  
PO BOX 7130  
WATCHUNG, NJ 07069-0798  
FAX: 908-756-2295 or 800-864-3117

IF YOU HAVE ANY QUESTIONS, PLEASE DO NOT HESITATE TO CONTACT OUR CLIENT SERVICES DEPARTMENT AT:  
PHONE: 908-757-7979 EXTENSION 6991 OR 800-754-7000 EXTENSION 6991

PLEASE VERIFY ALL INFORMATION WITH YOUR BANK PRIOR TO SUBMITTING TO COWORX

<table>
<thead>
<tr>
<th>AUTHORIZATION FOR ELECTRONIC PAYMENT SERVICE</th>
<th>INITIAL AUTHORIZATION</th>
<th>CHANGE OF FINANCIAL INSTITUTION</th>
<th>CHANGE OF ACCOUNT NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME OF FINANCIAL INSTITUTION (BANK)</td>
<td>BANK PHONE NUMBER</td>
<td>FINANCIAL INSTITUTION ROUTING NUMBER (SEE BELOW)</td>
<td></td>
</tr>
<tr>
<td>Mailing Address</td>
<td>City</td>
<td>State</td>
<td>ZIP</td>
</tr>
<tr>
<td>EMPLOYEE NAME (PLEASE PRINT)</td>
<td>EMPLOYEE SOCIAL SECURITY NUMBER (SS#)</td>
<td>TYPE OF ACCOUNT</td>
<td>CHECKING</td>
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<tr>
<td>EMPLOYEE DAYTIME PHONE NUMBER</td>
<td>COMPANY EMPLOYEE IS WORKING AT</td>
<td>EMPLOYEE CHECKING/SAVINGS ACCOUNT NUMBER</td>
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Your financial institution’s routing number is generally the first set of numbers on the bottom left of your checks. Confirm with your bank.

I authorize CoWorx Staffing Services, hereafter referred to as EMPLOYER, to deposit my periodic pay into my account identified as and held at the FINANCIAL INSTITUTION name above, and I acknowledge that such account exists and that the FINANCIAL INSTITUTION can make deposits without responsibility for correctness of such amounts. My authorization will remain in effect until I give a written notice to terminate this authorization (even after experiencing gaps in employment with CoWorx) to my EMPLOYER in sufficient time and manner as to allow my EMPLOYER to act upon it. In addition, either my EMPLOYER or the FINANCIAL INSTITUTION can terminate this agreement by providing me with their written notice at least 10 days prior to actual termination. I have provided my EMPLOYER with a copy of a voided check/deposit slip solely for the purposes of verifying my account number and the FINANCIAL INSTITUTION’S routing number. I understand that the EMPLOYER cannot guarantee the availability date of my funds and that they will not reimburse me should I incur any fees due to the writing of checks prior to the funds needed to cover those checks becoming available. The Federal Banking Commission permits the reversal of direct deposit transactions in the event a deposit is made in error. I understand my signature authorizes CoWorx to recover any erroneous wages deposited in my account which I was not entitled to receive.

__________________________
EMPLOYEE SIGNATURE

__________________________
EMPLOYEE SIGNATURE DATE