


GARDEN GROVE UNIFIED SCHOOL DISTRICT

Office of Business Services

January 30, 2015

TO: Employees Who Receive a Hardcopy Paycheck

FROM: Nancy Mefford, Executive Director Business Services

RE: **New Payroll Card Replacing Hardcopy Paycheck** 

In an effort to make the benefits of direct deposit available to all employees, reduce costs, and support district efforts toward conserving natural resources, the Orange County Department of Education (OCDE) is transitioning from hardcopy paychecks to an alternative form of direct deposit. They have teamed up with SchoolsFirst Federal Credit Union to offer employees a Payroll Card that replaces hardcopy paychecks.

In cooperation with OCDE, our district will implement this program effective with the March 31st pay date for certificated employees and April 10th pay date for classified employees who are currently receiving a hardcopy paycheck. If you would like to select an alternate form of payment for your paychecks, you may complete and return the attached Payment Option Authorization Form by the deadlines shown below:

- Certificated Payroll Deadline March 20
- Classified Payroll Deadline March 27

If a Payment Option Authorization Form is not received by the payroll deadline shown above, you will be transitioned to the default payment option of Payroll Card.

What are the payment options and the benefits?

The preferred method of payment for school employees is direct deposit. We understand, however, some employees may not have access to a bank account, which is why we are also going to offer payment through a Payroll Card. Payroll Cards allow employees without bank accounts to enjoy all the same benefits as those that do, such as instant access to pay. Due to the benefits and advantages, our goal is to have all employees receive their pay through direct deposit, net check, or Payroll Cards.

Payment Option	Benefits
Direct Deposit	Paycheck deposited directly into your checking or savings account. 100% of funds available for use on check issue date.
NetCheck	Paycheck deposited directly into your SchoolsFirst Federal Credit Union account. 100% of funds available for use the BUSINESS DAY BEFORE check issue date. All school employees qualify for SchoolsFirst FCU membership.
Payroll Card	Paycheck deposited directly into your Payroll Card account each payday. 100% of funds available for use on check issue date. Funds can be accessed free of charge from over 28,000 ATMs or at any SchoolsFirst FCU branch. Account has all the features of a Debit MasterCard.
Paper Check	Checks are mailed out to your primary work site on pay day. Substitute employee pay checks will be held at the district office and can be picked up on pay day. This option expires each year on June 30th and will need to be renewed annually; otherwise, it will default to the Payroll Card option.

Features of the Payroll Card:

- ✓ Payroll funds are available immediately on pay date
- ✓ **No check cashing fees** if you withdraw your money at a SchoolsFirst Federal Credit Union Branch
- ✓ Use your card anywhere Debit MasterCard is accepted
- ✓ Access to over 28,000 fee-free ATMs nationwide
- ✓ More secure than a paper check
- ✓ Access to online banking to view your deposits and transactions
- ✓ If you work at multiple districts in Orange County, then only one Payroll Card is needed
- ✓ A SchoolsFirst Federal Credit Union Welcome Packet will be mailed along with your Payroll Card to your home address

Q&A for Payroll Card

Q: Once my payment option is set for the Payroll Card, how long will it take for me to receive my card?

A: It will be mailed to your home address within 3-5 business days. For your protection, the Personal Identification Number (PIN) will arrive separately.

Q: What happens if I do not receive my Payroll Card in the mail?

A: You can call SchoolsFirst FCU at 855-312-0029 or stop in at your local branch.

Q: How do I change my mailing address for my Payroll Card?

A: Contact the District's Office of Personnel Services to submit a change of address prior to the payroll deadline.

Q: What happens if I lose my Payroll Card?

A: You need to contact SchoolsFirst FCU at 855-312-0029 or stop in at your local branch to report it lost or stolen.

Q: What happens if I forget my PIN# for my Payroll Card?

A: You can call SchoolsFirst FCU at 855-312-0029 or stop in at your local branch.

Q: Once I receive my Payroll Card, do I need to wait until payday to register the card?

A: Register your payroll card as soon as you receive it by following the instructions on your card.

Q: What is my account number for my Payroll Card?

A: Your account number is included in the SchoolsFirst FCU Welcome Packet you receive with your card.

Q: What if my Payroll Card doesn't work?

A: Make sure you have registered your card by following the instructions on your card when it was received. You can contact SchoolsFirst FCU at 855-312-0029 if you need technical assistance with your card.

Q: Who do I call if I have questions regarding my paycheck?

A: You can contact the District Payroll Department at 714-663-6133.