



This is a paycheck.

Reduce costs by increasing direct deposit to all.

With **cutting costs** in the forefront of everyone's mind, eliminating paper payroll checks with this free Spend Management tool is the perfect solution. TFG's Visa® payroll card allows every U.S. employee to participate in direct deposit, so every employee saves money. Employees can withdraw cash from ATMs, make purchases or opt for cash back at millions of merchant locations, and completely eliminate all check cashing fees!

Top 10 Reasons to Implement Paycards

1. **Seamless** integration into your existing payroll system
2. **Increase** employee productivity
3. **Protect** funds
4. **Prepare** for the unexpected
5. **Eliminate** lost checks
6. **Minimize** stop payment exposure
7. **Remove** escheatment liability
8. **Reduce** check fraud
9. **Empower** employees
10. **Go green**—and reduce your carbon footprint

Best of all, this program costs your company nothing!

Call today for more information on this **FREE** initiative.

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Vantage
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