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deposit

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Instead, the choice comes down to this: Either sign up for direct deposit, or get a pay card.

"It is considered a pre-paid card, where employees' wages will be put on that card every payday," explains Gina Joynes, deputy state treasurer in charge of communications.

"They will be able to access wages at hundreds of locations around the state."

In fact, the last paper paycheck will occur Oct. 16.

Halloween ushers in the first payday actually loaded onto the new cards, she said.

Citi landed the contract with the state in a joint venture hammered out by Treasurer John Perdue and Auditor Glen Gainer III.

"This is going to streamline the process and make it easier and faster for state employees to access their paychecks," Gainer said. "Those workers who don't use direct deposit will now have an alternative way to access their money immediately, with no additional costs or hassle."

Joynes said most of the 44,815 state employees use direct deposit.

“And we encourage direct deposit,” she said. “It’s been a proven way that people have

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once we switch to that system, it would be extremely hard to go back to the paper. So, that’s why the change is happening now.”

Any place a bank displays the Visa logo, an employee may go inside and use the pay card, but it will not work in every automatic teller machine (ATM). Retirees are not affected, at least for the time being.

By making the switch to dump paper checks, Joynes said the state will realize a one-time savings of \$500,000.

Besides using the card at any bank with a Visa logo, employees also will have a pre-check option by registering with Citi so the card is negotiable at other locations, such as Walmart.

Some minor fees are to be expected, such as using it at a point of sale, an ATM decline, if the employee is out of the network, or needs to have a card replaced, or simply wants a second one.

“The process to receive your full wage to the penny won’t be any different than taking a paycheck to a bank teller window, except the pay card avoids your check cashing fee,” Gainer said.

The state now issues some 4,000 payroll checks, or less than 8 percent of the total wages disbursed.

“For the state, it eliminates the cost of writing checks and updating our accounting programs,” Perdue said. “For state workers, it eliminates the risks of checks being lost or stolen, and it means they will always get their money on time.”

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