

DIRECT DEPOSIT OF PAYROLL

Direct deposit is a service in which your payroll funds are sent electronically to the financial institution of your choice. The funds will be credited to your account on your scheduled payday. Since payroll direct deposit is considered a cash deposit by the bank, there will be no hold on your funds. This means that you can cash a check, write checks or make a withdrawal at your bank's automatic teller machine (ATM) on payday. We will continue to provide you with information on the amount of your net pay, along with any deductions and withholdings made from your pay. In addition, you will see the deposit amount and date of deposit reflected on your next bank statement.

To receive the many benefits of this service, you will need to sign an authorization for us to automatically credit your personal checking or savings account each payday. We will transmit your payroll information to BB&T of NC for processing. The information will then be transmitted to your bank or savings institution for credit to your account. Because virtually all financial institutions participate in the direct deposit program, there should be no need to alter your current banking arrangement.

Consider the following benefits:

- You will receive your pay on your exact pay date, even if you're out of town.
- There is no need to rush to the bank to make a deposit.
- Your deposit is secure, so you don't have to worry about lost or stolen checks.
- Payment information is strictly confidential.
- There is no cost for you to participate in the program.

AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSITS (ACH CREDITS)

Company Name: Palmetto Personal Care Services, Inc.

I (we) hereby authorize Palmetto Personal Care Services, Inc., hereinafter called COMPANY to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my (our) Checking Savings account (check one) indicated below and the depository named below, hereinafter called DEPOSITORY, to credit and/or debit the same to such account.

Depository Name _____ Branch _____
City _____ State _____ Zip Code _____
Routing#/ABA _____ Account Number _____

This authority is to remain in effect until Palmetto Personal Care Service, Inc has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Name(s) _____ ID Number _____
Date _____ Signed _____