



PAYMENT IN A PINCH

Cars break down, kids get sick, bills come due. When life happens, waiting for your pay cycle can cause funds to run short. With **Wages Now**, you don't have to ask permission to access **YOUR MONEY**. Don't call, just withdraw. No judgment.

Sometimes you can't wait for your next paycheck, and now you don't have to with

WAGES NOW!

A Palco partnership with Fiserv and Money Network

No
Fees!

No
Interest!

No Payback!

Your money,
accessed when you
need it with **no hassle**
and **absolutely no costs!**

NO FEES!

Eligibility

In order to participate in Wages Now, employees must have a Money Network Card and be signed up for their pay from Palco to be deposited on that card. To request a free Money Network Card, workers can complete a **Pay Selection Form** and Palco will order one for them.



***Download the Money Network Card app by scanning the QR code**



Get Started

IN THREE SIMPLE STEPS

1

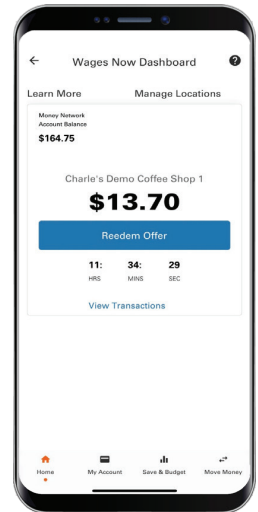
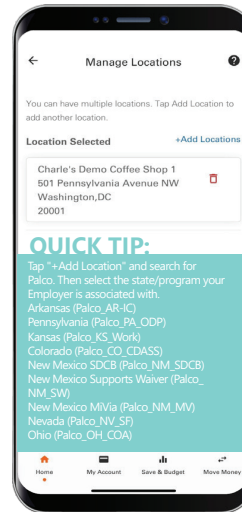
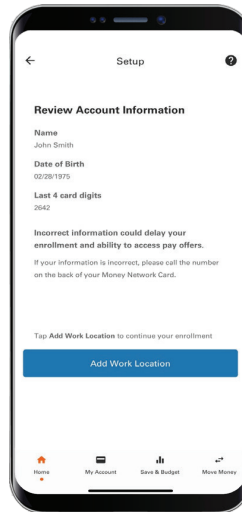
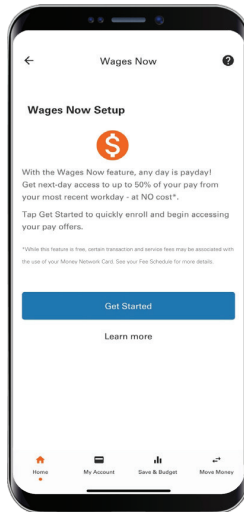
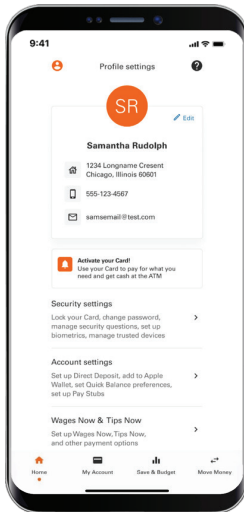
Request the Money Network Card at palcofirst.com

2

Download the Money Network Card App*

3

Monitor and respond to "offers" to receive your pay early after completed shifts



Frequently Asked Questions

What is Money Network Wages Now?

Wages Now is a program for Money Network cardholders that allows workers to access a portion of pay after each shift rather than waiting for the traditional payday.

When do I receive my Wages Now offer?

After each shift, eligible cardholders will receive an offer of up to eight hours. This can be based on yesterday's shift, or a shift worked that same day. This offer represents up to half of your gross pay from the previous shift.

How do I find my Wages Now offers?

Click on Wages Now in the main menu to view your dashboard to see if you have a Wages Now offer.

Where can I see my Wages Now transactions?

Click on Wages Now to navigate to your dashboard. Click on View Transactions to see your Wages Now transactions. Transactions may also be viewed in the Transaction History.

Will I be charged a fee if I accept a Wages Now offer?

No, there are no fees or interest charged to accept your offer†.

What if I don't see my offer?

If you have worked within the last 24 hours and you do not see your offer, contact Money Network Customer Service by calling the number on the back of your Money Network Card.

Who do I contact if I have questions?

Call the number on the back of your card to contact Money Network Customer Service.

†While this feature is free, certain transaction and service fees may be associated with the use of your Money Network Card. See your Fee Schedule for more details.