

## ELECTRONIC PAY (ePay) POLICY

Effective January 2012, Andrews University adopted an all-electronic pay (ePay) system as allowed by Michigan state law.

All employees have the option of electing either of the two electronic payment methods at any time, but please be aware that the payroll debit card ("pay card") does **NOT** provide access to a checking or savings account.

### **PAYROLL DEBIT CARD ELECTION:**

Please refer to

<https://chemicalbankmi.com/MerchantServices/media/pdf/payrolldisclosure.pdf> for the written disclosures regarding pay cards. Page four of this document lists all fees and limits. If you elect to receive your pay via a pay card, please submit the Pay Card Application, found at <http://www.andrews.edu/services/hr/documents/payroll/paycardapplication.pdf>, the Payroll Office within 30 days.

### **DIRECT DEPOSIT ELECTION:**

If you wish to sign up for direct deposit, please set up your direct deposit information online at the following URL: [www.andrews.edu/go/mydirectdeposit](http://www.andrews.edu/go/mydirectdeposit).

*PLEASE NOTE: You have the option to set up direct deposit with any financial institution. Chemical Shoreline Bank has assured us that they will be able to work with any employee in setting up an account, provided that valid identification is available (passport, visas, etc).*

**IMPORTANT! Failure to make an ePay election within 30 days will be presumed to indicate consent to receive wages through a payroll debit card, and Andrews University will initiate a Pay Card Application on your behalf.**

In considering your ePay election, please remember that direct deposit often offers advantages over a pay card. These advantages include:

- Greater flexibility in accessing your funds
- Generally fewer fees
- Ability to do direct debit transactions such as PayPal and making student loan payments
- The possibility of earning interest
- Generally fewer limits on transaction totals
- Joint accounts

If you have any questions, please contact the Payroll Office at [payroll@andrews.edu](mailto:payroll@andrews.edu) or 269-471-3325.

*NOTE: all information, forms and applications are also available at the Payroll Office.*