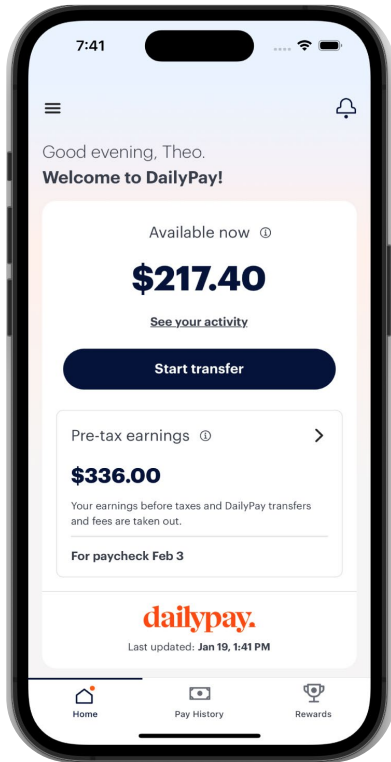


# How Does DailyPay Work?



## How does DailyPay work?

For each active work hour, you build an available balance. A portion of these earnings can be transferred early, if needed.

## How much does it cost?

There is no fee for signing up with DailyPay or accessing funds the next day. You may only pay a fee when you make a same day transfer.

## What happens on payday?

On payday, you will receive your net earned pay, less any early transfers and fees. Since DailyPay uses Wells Fargo, these will appear as “DailyPay” or “Wells Fargo” on bank statements.

## What is Save by DailyPay?

With AutoSave you can set aside a recurring amount to be transferred from your available balance into your savings account every payday. With Direct Save you can save different amounts, each pay period, on-demand at any time.

# How it Works: Transfers

## Instant

**\$3.49\***

Instant to any debit card.

**No Fee!**

Friday card- a reloadable Visa prepaid card for eligible employees.

## Next Day

**No Fee!**

Available the following business day

\*This fee goes to DailyPay, not Carle Health.

## Transfer Fees

Transfer fees are deducted from the transfer amount at the time of transfer.

## Next Day Transfers

Team members must transfer by 10:00 p.m. CST to receive their transfer the next business day.

Transfers received by 4:30 p.m. CST will be available in the morning on the next day.

## Transfer limits

Team members can make up to five transfers a day.

Minimum transfer amount: \$5.00 per day

Maximum transfer amount: \$1000.00 per day