The Office of Business and Financial Services, Payroll Services, is implementing changes in the distribution of payroll to improve the timeliness and to reduce the cost associated with these activities.

Effective August 1, 2003, all new employees will receive their pay through direct deposit to an account with a financial institution. A grace period will be available for new employees who do not have an account at the time of hire.

Earnings Statements

Current earnings statements are available on line via NESSIE and as an attachment to the employee's paycheck or direct deposit notice (includes Paychek Plus direct deposits).

Direct Deposit - University Policy

All employees hired on or after August 1, 2003, will have their pay electronically deposited into an account at a financial institution. Employees will have a one-month grace period to sign up for direct deposit*. The University has a listing of financial institutions in and around the campus communities as well as the Paycheck Plus pay card that can be utilized for direct deposit. Employees hired before August 1, 2003, can have their pay electronically deposited into an account at a financial institution; they can also request a Paycheck Plus pay (debit) card for use in direct deposit. Employees electing direct deposit must have an account at a financial institution and provide the necessary information for transfer of funds

between the University's bank and the employee's financial institution. The employee can provide the necessary information through his/her NESSIE account or complete a direct deposit authorization form in the Payroll office.

Direct Deposit Banking Options

A list of local financial institutions offering low or no cost banking services is available here for your convenience:

Chicago:

Bank One	800-452-3141
Charter One Bank	773-247-7080
Citicorp	800-374-9700
Corus Bank	800-555-5710
Credit Union 1	312-413-2431
First American Bank	312-795-3000
Harris Bank	888-340-2265
La Salle Bank	312-541-9797
MB Financial	312-633-0333
National City	312-384-6903
North Community	773-244-7000
TCF Bank	847-678-6900

For additional information go to:

www.obfs.uillinois.edu/treasury/DDBankListWeb.xls#Chicago!A1

Paychek Plus! offers an alternative to the traditional banking services...

PAYCHEK PLUS!™

Card Information Guide

SAVINGS ◆ CONVENIENCE ◆ SAFETY

- Instant pay without cashing your check or making a deposit
- The funds are available for use in the employee's account on the morning of the payday
- Safe, convenient alternative to paper checks
- · No need for a personal bank account
- Access your money 24 hours a day, 7 days a week from millions of ATM's and retail stores
- Easy and inexpensive way to send money around the world
- Can't be overdrawn: avoid overdraft fees
- Eliminates check-cashing fees
- Reduces international money transfer fees by up to 70%
- Add money from other sources (second job, government benefits, etc.)
- Purchase money orders at any US Postal Service location
- Also a pre-paid calling card with low rates
 USA & International
- PASSCODE protection of account activity records
- FDIC insured up to \$100,000

For additional information go to: www.paychekplus.com

^{*}Employees hired on or after August 1, 2003, may request an exception in writing from the Director of Payroll Services to the policy requiring direct deposit of paychecks.

Paycheck Plus! Fees and Charges

ATM withdrawals	
Domestic:	\$1.75
International:	\$3.50
Balance inquiry:	\$0.75
Decline:	\$0.75
POS Domestic Purchase*	\$0.50
Decline:	\$0.50
USPS Money Order*	\$0.50
Web/Phone (IVR) Access	Free
Phone Call Access	\$0.25
Domestic Rate (per min.)	\$0.10
International Rates	Vary
Card-to-Card Transfer	\$3.00
(Phone/Web)	
Replacement Card	\$10.00
Dormant Card Fee	\$5.00
(after 180 days non-use)	
Live Customer Service (per min.)	\$0.95

* As a University of Illinois employee you are eligible for one (1) FREE USPS money order, POS purchase or ACH off the card per pay period, whichever comes first. Withdrawals are surcharge-free if utilizing an ATM terminal in the Allpoint network, otherwise, a terminal charge may apply.

Notice to Allpoint Users

If the surcharge screen appears during your Allpoint ATM transaction, press "yes" to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or Allpoint will refund your money.

For more ATM locations go to: www.allpointnetwork.com

Allpoint Surcharge-Free ATMs

Old Navy
35 N. State Street
Chicago, IL 60602

Bloomingdale's 900 North Michigan Avenue Chicago, IL 60611

Chicago Gifts and Novelties 701 N. Michigan Avenue Chicago, IL 60611

Lenox Gift Shop 616 N. Rush Street Chicago, IL 60611

Radisson Hotel & Suites 160 E. Huron Street Chicago, IL 60611

Clark Street Ale House 742 North Clark Chicago, IL 60610

Doc's River North 661 N. Clark Chicago, IL 60610

Embassy Suites - Chicago 600 N. State Street Chicago, IL 60610

O'Callaghan's 29 W. Hubbard Street Chicago, IL 60610

Old Town Liquors 1155 N. Wells Chicago, IL 60610

Stop & Shop Inc. Chicago 333 W. North Avenue Chicago, IL 60610

Dempsey & Company 440 S. LaSalle Street, #3030 Chicago, IL 60605

Alvarado Enterprises 1309 N. Ashland Avenue Chicago, IL 60622

Inner Town Pub 1935 Thomas Street Chicago, IL 60622

Louie's Pub 1659 W. North Avenue Chicago, IL 60622 Rite Liquors 1649 W. Division Street Chicago, IL 60622

The Cotton Club 1710 S. Michigan Ave. Chicago, IL 60616

Taylor Made Deli 1010 S. Western Avenue Chicago, IL 60612

Western & Warren Shell 45 N. Western Avenue Chicago, IL 60612

New Archview Restaurant 3480 S. Archer Avenue Chicago, IL 60608

Buddie's 3301 N. Clark Street Chicago, IL 60657

Cody's 1658 W. Barry Chicago, IL 60657

Diversey Deli 330 West Diversey Chicago, IL 60657

Diversey and Ashland Shell 2801 N. Ashland Chicago, IL 60657

Finley Dunne's Tavern 3458 N. Lincoln Avenue Chicago, IL 60657

Fizz 3220 Lincoln Avenue Chicago, IL 60657

Oakdale Food Mart 2930 N. Sheridan Road Chicago, IL 60657

Griffins Public House 2710 N. Halsted Chicago, IL 60614

Lakeview Food 2650 N. Lakeview Chicago, IL 60614

Paco's Liquors 2558 W. Division Chicago, IL 60622