Green Thumb

## GREEN THUMB IS TRANSITIONING TO DAILYPAY!

Beginning April 1, Green Thumb will be partnering with DailyPay for on-demand wages. To ensure a smooth transition from ZayZoon (current GTI partner) to DailyPay (new GTI partner), there will be a pause in your ability to take early advances. Please refer to the timeline below:

- Friday, March 22: Last day to access wages through ZayZoon
- Saturday, March 23 – Sunday, March 31: Blackout Period (no access to either platform)
- Monday, April 1: DailyPay launch date

### Why is Green Thumb transitioning to DailyPay?

Since launching a wages on-demand service just over a year ago, team members have found a lot of benefit from the service. In an effort to provide our team with an even better on-demand pay experience, Green Thumb will be transitioning to DailyPay to further enhance this offering.

With DailyPay…

- Team members have access to a dedicated customer support line 24/7/365 customer support line – no more limited hour chat app!
- Increased transfer maximum of $1,000 a day – allowing you to accessmore of your money when you want it!
- Withdrawal fees are only $3.49 – saving you money with each use!
- And so much more!

Read on for more FAQs about our new service partner, DailyPay.

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## THE BASICS

### What is DailyPay?

DailyPay is an optional benefit that allows you to get your pay any time before payday and easily track how much you're making. It's an upgrade to your existing payroll system that allows you to access some of your pay faster than you'd otherwise be able to.
DailyPay gives you the tools and resources to help you meet your financial goals.

### How it works:

- As you work during the week, you will build up an Available Balance.
- DailyPay is connected to your employer's timekeeping system and receives automated reports of your hours worked.
- Your Available Balance is an approximation of earnings based on the hours you have worked, excluding any overtime, bonuses, reimbursements, differentials, commissions, and withholdings (taxes, garnishments, etc.).
- Any earnings that are not available for transfer ahead of payday, will be included in Remainder Pay that will be sent to you free of charge on payday.
- In other words, your Available Balance is money that you have already earned. You will have access to any amount up to, and including, the Available Balance shown in your DailyPay account.

### Signing up for DailyPay is easy and free! There are three ways to get started:

➢ Download the DailyPay App on the App Store or Google Play.
➢ Sign up at the DailyPay site: (http://www.dailypay.com).
➢ Text "START" to 66867.

### Important Information:

➢ Once you make a transfer, your direct deposit will change to the DailyPay Account and you will be paid by DailyPay unless you decide to cancel.
➢ Any updates or changes to your direct deposit information must be done within DailyPay or there could be a delay in your pay.

Similar to an ATM, you only pay a fee when you make a transfer. Fees are as follows:

| Type of Transfer | Speed & Frequency | Fee per Transfer |
|---|---|---|
| Instant | Available instantly, as needed | $3.49 |
| Next Business Day | Available next business day, as needed | No Fee ACH<br>(1-3 Business days) |

See below for important information on cut off times.

### Should you have any questions, please contact Employee Support:

➢ Business Hours: 24/7
➢ Email and Phone: employee.support@dailypay.com, +1 (866) 432-0472
➢ Chat: help.dailypay.com

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## ADDITIONAL FREQUENTLY ASKED QUESTIONS

### What does DailyPay do?

DailyPay gives you more control over your pay. You can use DailyPay to save up for bills, avoid late fees and to help plan for expenses by:

- Monitoring real-time earnings based on hours worked (free)
- Transferring earnings 1-3 business days (No fee ACH)
- Transferring earnings instantly ($3.49)
- Saving from every paycheck (free)

### Is DailyPay a loan?

DailyPay is not a loan. It's simply an upgrade to our current pay experience that allows our team members to access some of their pay faster than they'd otherwise be able to. The amount of money that you have access to is based on your worked hours – meaning that you've already earned this money, it just hasn't been paid out yet.

### How does DailyPay work?

DailyPay is connected to your employer's timekeeping system and receives automated reports of your hours worked. Your DailyPay Balance is an approximation of your earnings based on the hours you've already worked, minus any withholdings (like taxes, garnishments, etc.).

As you work during the week, you will build up your available DailyPay Balance. Any earnings that are not available for transfer ahead of payday, will be included in Remainder Pay that will be sent to you free of charge on payday.

### How much money will be available to me prior to payday?

You will have access to any amount up to, and including, the Available Balance shown in your DailyPay online account. For the first three pay periods post enrollment in DailyPay, your Available Balance will be 60% of your gross pay (25% if you have garnishments, such as child support payments).

After the first 3 pay periods, your available DailyPay balance will be automatically recalculated to reflect 90% of your net pay, after deductions like taxes, retirement contributions, etc. are considered. Remainder pay not included in your Available Balance will be paid to you automatically at no cost on your normal payday.

Notes:

1. Your available DailyPay balance will always be less than your total dollars earned.
2. Only worked time is calculated. Missed punches and unmatched punches are excluded. Accurate timecard in/out punches are imperative.

1. Vacation, Holiday and Sick Time hours are not included.
2. If you do not work hours during the pay period, you will not have a DailyPay Available Balance.

### Are salaried employees eligible for DailyPay?

Yes, most salaried employees are eligible for DailyPay.

You will have access to your earnings starting on the 4th business day of each pay period at 9pm EST. This means for the first 3 days of your pay period, you will not be able to transfer any of your earnings, and you may see a $0 balance. You will still have access to the app and the other features (e.g. Savings, Financial Counseling).

Salaried employees earning a base annual salary of more than $200K are not eligible for DailyPay.

### How quickly will I receive my money?

DailyPay offers two types of transfers: Instant and Next Day.

- Instant = Money is available instantly, 24/7, including nights, weekends, and bank holidays.

- Next Day = Transfers requested prior to 11:00 p.m. EST are available in the morning on the next business day. Business days are defined as Monday through Friday, excluding bank holidays.

Note: To use DailyPay Instant, you will need to enter your debit card or paycard number through the DailyPay website or app. This is needed because DailyPay Instant transfers are sent through a different type of mechanism than regular (ACH) transfers sent to routing and account numbers.

App:

1. From the home screen, click the three bars at the top left.
2. Click [Settings] > [Debit Cards] > [Add Debit Card].
3. Add your information and click [Submit].
4. You'll be asked to verify your identity via code sent to text.

Website:

1. Go to https://www.dailypay.com/account_settings and sign in.
2. Click [Debit Cards].
3. Add your debit card information and click [Submit].

You'll be asked to verify your identity via code sent to text.

### How much does DailyPay cost?

Like an ATM, you only pay for DailyPay when you use it. Instant transfers are $3.49. 1-3 business day transfers are no fee.

### What is the maximum dollar amount I can transfer in one day? What is the minimum dollar amount?

You can transfer up to $1,000 in a single day. The minimum transfer amount is $5.

### How often can I use DailyPay?

You can make up to five transfers per day.

### Can I use DailyPay if I get paper checks?

DailyPay is designed to work with those being paid via direct deposit (either to a checking account, savings account, paycard or debit card). You can start being paid via direct deposit by entering your bank information in the DailyPay app.

### When will my remaining paycheck be deposited into my account?

Your balance will be deposited into your account by the end of business on your normally scheduled payday. The exact timing will depend on your financial institution.

### What else does DailyPay offer?

DailyPay also offers free tools to help you budget, plan for expenses, and work toward financial security:

- Balance Update Alerts: Receive text messages as your pay balance goes up, in real-time, based on the hours you work.
- Automatic Savings: Allocate a fixed amount of your available balance to automatically be sent to your savings account each pay period.

### Do I need an email address to use DailyPay?

Yes, you need a valid email address to use DailyPay. Check your HR System to make sure your email address is correct. Reach out to your employer if you need help updating your email address within your systems.

### I didn't receive my welcome email. What happened?

The email may have gone into your “Spam” or “Trash” folders, depending on your email service provider and email preferences. Check both folders, and if possible, search for the word “DailyPay.” For Gmail users: you can also search in your "All Mail" folder. If you still can't find the email, please contact DailyPay customer service via phone, email, or chat. Their hours of operation are 24 hours a day 7 days a week.

- Phone: 866-432-0472
- Email: employee.support@dailypay.com
- Chat: help.dailypay.com

### I received a notification from my bank about DailyPay. What is this?

Depending on your bank, you might receive a notification about DailyPay after you request your first transfer and/or when you change your direct deposit information. This is called a "prenote" and is not a charge – it's simply a way for us and DailyPay to verify that your account number is correct. You can disregard this notification.

### I'm currently using DailyPay and need to update my direct deposit information. How should I do this?

Note: Only update your direct deposit information within DailyPay.
DO NOT update your direct deposit information in your HR platform if you are enrolled in and use DailyPay

App or Website:

1. Log into your DailyPay app or your DailyPay account via computer
2. Click the 3 bars at the top left corner of the home screen.
3. Click [Settings] > [Bank Accounts] > [Add New Bank Account]
4. If this is your checking account, click [Checking]. If this is your savings account, click [Savings].
5. Add your new banking information.
6. If you would like to receive your remaining pay each pay period in this account, select the [Primary Account] checkbox.
7. Click [Submit]. You'll be asked to verify your identity via code sent to text.
8. Click the three dots to the right of the old account on the Bank Accounts screen. Click [Remove Bank Account]. You'll be asked to verify your identity via code sent to text.

If you need help, please contact DailyPay customer service via phone, email, or chat. Their hours of operation are 24 hours a day 7 days a week.

- Phone: 866-432-0472
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### Does DailyPay support having multiple direct deposit accounts?

Yes, you may have up to two accounts - one "primary" and one "secondary" - through the free savings feature. This is done by setting up an additional account along with a set transfer amount.

Note: If you already use more than two direct deposit accounts in your payroll platform (e.g. for splitting earnings), you will not have this feature after enrolling with DailyPay.

### How to Cancel Your DailyPay Account

By following the steps below, you may cancel your account. If you have made an earnings transfer ahead of payday, you may request DailyPay account closure at any time, but we'll receive one final paycheck from your employer to cover the transfers that we sent you early, passing along any remaining pay to your bank account on file.

Once we receive this final paycheck and the account balance is covered, your account will be fully canceled out. This process can take up to a couple pay periods to ensure full account closure. Your account number on file will be automatically sent back to your employer as the deposit account on record. You do not need to update your HR system.

App and Website:

1. Click the three bars at the top left corner of the home screen.
2. Click [Settings] > [Account Cancellation]
3. Review information, if you would like to continue with canceling your account, click [Cancel My Account]
4. Review information, check the cancellation reason and click [Cancel My Account]

### I need help with my account. How can I reach DailyPay?

You can contact DailyPay 24 hours a day, 7 days a week.

- Phone: 866-432-0472
- Email: employee.support@dailypay.com
- Chat: help.dailypay.com. Sign in and click the “Chat” button on the bottom of the page.

### If I have a Wisely paycard can I sign up for DailyPay?

Yes, if you have a Wisely card you can use DailyPay. You will have a couple of extra steps to set up enrollment for transfers. Instructions can be found in the one page document, “Setting Up Your Wisely Paycard in DailyPay”. Instructions can also be found below.

1. Call the Wisely support number on the back of your card and request activation of “third party loads”.
2. Sign up for DailyPay and add your pay card to your banking information.