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Earned Wage Access

Earned Wage Access is the financial wellness benefit that gets you access to your earned but unpaid wages between paychecks!

How it works

1. Download the Payactiv app.¹
2. Create a Payactiv account with your **Last 4 of SSN + EID** when asked for Employee ID.
3. Enter employer name: **Five Star Senior Living**
4. Link a bank account or debit card.
5. No bank account or debit card? Apply for the Payactiv Visa® Card* and link to your account.

Your money when you need it²

- Access earned wages in real time
- Transfer to your bank, card, or pick up as cash
- Free unlimited transfers to Payactiv Visa® Card with direct deposit²



Disbursement Type	Speed	Total Fees
Payactiv Visa Debit Card with Direct Deposit of \$200 or more per pay period	Real-time	\$0
Bank transfer	Next Business Day	\$0
Payactiv Visa Card without Direct Deposit	Real-time	\$2.49
Other debit or payroll cards or Walmart cash pickup	Real-time	\$3.49

* The Payactiv Visa Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at [Payactiv.com/card411](https://payactiv.com/card411). If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 877-747-5862, 24 hours a day, 7 days a week.

Central Bank of Kansas City is the issuer of the Payactiv Visa Prepaid Card only and does not administer nor is liable for the Payactiv App or Earned Wage Access.

¹ Standard message and data rates from your wireless service provider may apply.

² To qualify, there must be a history of at least 1 successful direct deposit of at least \$200 or more to the Payactiv Visa Card per pay period.

³ Earned Wage Access requires employer participation. Employees can only access a portion of the wages they have earned to date.



**DOWNLOAD
THE APP³**