

# You earned your pay. Make sure you can access it.

## As a CU employee, you have two options for getting paid:

1. Enroll in our direct deposit program through the employee portal at [my.cu.edu](http://my.cu.edu).
2. Do nothing, and we'll automatically place your earnings on a paycard, which we'll mail to the address we have on file for you.

### What's a paycard?

A paycard is the physical equivalent of a bank account. You can use it like a debit card; withdraw funds at banks or ATMs, get cash back at retailers and earn rewards for using it. CU issues employees Brink's Moneycard paycards to give them a more secure, efficient and inexpensive alternative to delivering pay via a paper check.

### How do I use my paycard?

1. **Activate your card** by calling the number on the front of it. Do this at least 24 hours before payday to ensure you can access your earnings when they're available.
2. **Access your pay** as early as 7 a.m. on payday by bringing your card to a bank or ATM. (Note: Avoid fees by visiting U.S. MasterCard member banks and ATMs.) You can also use the checks in this packet to get all your pay in cash.
3. **Pay for purchases** just as you would using a debit card.
4. **Get a personalized paycard** after you've activated the temporary card in your paycard packet.
5. **Learn more** about these and other features via the paycard packet, which includes:
  - Quick Start Guide
  - Fee Schedule/Cardholder Fees
  - Terms and Conditions
  - Consumer Privacy Statement



### Rather enroll in direct deposit?

You can easily enroll in direct deposit; just visit the employee portal at [my.cu.edu](http://my.cu.edu), where you'll find the "Direct Deposit" button within the "Payroll and Compensation" dropdown menu on the left. (You'll be prompted to verify your identity via our new security feature, which ensures your direct deposit bank account information is safe.)

### Don't forget to deactivate your paycard after you've received pay via direct deposit.

If you've already been issued a paycard and have since enrolled in direct deposit, wait until your pay has been successfully deposited into your bank account before deactivating your paycard. If you fail to deactivate your paycard within 90 days of opting out of using it, you will begin incurring a monthly inactivity fee.



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## Paycard features

### ***Get your money faster.***

You'll be able to use your card to withdraw or transfer the newly deposited funds starting at 7 a.m. Mountain Time on payday.

### ***Enjoy free bank and ATM use.***

Access hundreds of banks and ATMs within a short distance of each CU campus, without being charged additional fees. To find a detailed listing of all FREE ATMs, please go to [www.allpointnet-work.com](http://www.allpointnet-work.com).

For a listing of all MasterCard Member Bank listings go to [www.cu.edu/es/paycards](http://www.cu.edu/es/paycards) and click in the "ATM and Bank Locations" tab.

### ***Manage your money online.***

Access everything from your balance to your account history via Brink's online account center.

### ***Ask for cash back at stores.***

When making a PIN-based purchase at participating stores, including grocery stores, discount outlets and convenience stores, simply ask the cashier for cash back or use the PIN pad to indicate you'd like cash back.

### ***Replace lost cards for free.***

If you lose your card, call Brink's customer service for a free replacement. You'll be eligible to receive one free replacement card each year.

### ***Take your card with you.***

If you leave your position at CU, you can use your paycard to set up direct deposit with your new employer.

## ***Is overdraft protection right for you?***

Paycard new account packets include brochures about overdraft protection. If you receive one of these packets, please review it carefully before you decide whether to enroll in this service.

**If you DO NOT enroll** in overdraft protection, your paycard transactions will be declined if there is not enough money in your account.

**If you DO enroll** in overdraft protection, you will be charged \$25 for any overdraft transaction that Brink's chooses to pay. This fee is per transaction for up to five (5) fees per month, at which point all transactions will be declined. This can be an expensive option if you do not carefully track your card usage.

## ***CU is with you every step of the way***

For assistance with basic paycard questions or to set up direct deposit, please contact the payroll counselors in Employee Services at 303-860-4200 (option 2) or [Payroll@cu.edu](mailto:Payroll@cu.edu).

For questions about your account, contact Brink's Money at 1-855-627-4657 or visit [www.brinksmoney.com](http://www.brinksmoney.com).

Learn about how paycards work, benefits, fees and more at [www.cu.edu/es/paycards](http://www.cu.edu/es/paycards).