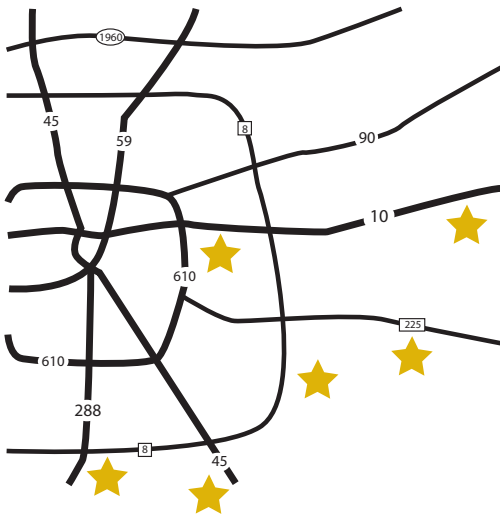


Banking Center Locations



I-10 East Banking Center
10304 I-10 East
Houston, TX 77029
713-675-2341

Baytown Banking Center
3719 Garth Road
Baytown, TX 77521
281-428-8662

Deer Park/La Porte Banking Center
3500 East Boulevard
Deer Park, TX 77536
713-675-2341

Pasadena Banking Center
6101 Fairmont Parkway
Pasadena, TX 77505
713-675-2341

Pearland Banking Center
1813 East Broadway
Pearland, TX 77581

West Pearland Banking Center
8703 West Broadway
Pearland, TX 77584
713-675-2341

Capital Bank



Payroll

Express Cards from Capital Bank



Introducing a fast and cost-effective way to
pay your employees!
Better than a check--Safer than cash!

Capital Bank

713.675.2341 * capitalbanktx.com

Streamline your Payroll

For employers, the flexibility of a Payroll Debit Card makes it a highly desirable benefit. Payroll Debit Cards offer employees immediate access to cash through the ATM network and at POS locations. For many, the Payroll Debit Card offers a safer, more flexible payroll vehicle than a traditional paycheck. Account information is available via the Internet 24/7. For employers, a payroll card becomes an employee benefit that can be a differentiator in the employment market.

Some advantages of payroll cards for the employer:

- Less costly to administer than checks
- Eliminate lost checks
- Help with employee retention
- Decrease accounting administration

Some advantages of payroll cards for your employee:

- Paychecks
- Send money to family and friends without wire transfer fees
- Expense reimbursements
- Bonuses
- Per-dium
- Incentive rewards
- Avoid expensive check cashing fees

Frequently Asked Questions

Why should I offer Payroll Debit Cards to my Employees?

As an Employer, you can save significant costs for both your company as well as your Employee. For your company, you can eliminate all current paycheck costs, including reconciliation, fraud, escheatment, etc. You will gain productivity, as Employees do not have to go anywhere to cash or deposit their paychecks on payday. Your Employee, with a Payroll Debit card, will get instant access to their pay first thing on payday, without having to stand in line. Employees will be able to save money, as they will not have to pay check cashing fees or even bank account charges--they can get cash at low or no cost through thousands of ATMs or Cash-Back at most large discount retailers and grocery stores. They can also use their Payroll Debit Card to transfer funds and pay bills more safely and conveniently than they do currently. The Payroll Debit Card is also for safer than carrying cash, and gives your Employee a record of each transaction.

Can I eliminate all my Paychecks?

Depending upon the law as of your state and the opinion of your legal advisor, you may be able to eliminate all your Paychecks. Most states require that Employees be able to gain "free and clear" access to their payroll funds.

How long will it take to get started?

Depending upon your requirements, you may have pay on your employees Payroll Debit Cards in as little as six to eight weeks.

How many cards can an Employee get?

The Employee may get cards for a spouse, children, or other dependents. Many Employees who today transfer funds to relatives outside the US obtain a second Payroll Debit Card under their name and send the second card to their relative. In such cases the Employee decides and instructs as to how much of his or her net pay goes on each recipient's card.

How do I handle pay errors?

Generally, you will handle pay errors the same way as you would with Direct Deposit Employees.

What if the Employee loses their Payroll Debit Card?

If the Employee loses their Payroll Debit Card, they must call TIB Customer Service to report the loss. TIB will make sure they get a replacement card immediately. As long as the loss was reported promptly, and the Employee was not involved with any criminal activity that causes the loss, the Employee will also have their full balance from before the loss replaced immediately.

The Employee must report their new card number to you to make sure their next pay is deposited onto their new Payroll Debit Card.

Does the Employee get a statement?

Yes, there is a statement available to the Employee. This can be accessed either through TIB via the Internet or a statement may be mailed at the Employee's request for a small fee.

How does Employee's pay get on the cards?

An Express Payroll Debit Card uses the Direct Deposit process for payroll. So all you need to do is sign your Employee up for the Payroll Debit Card the same way as you do your Direct Deposit Employees, and process them with your Direct Deposit payroll, using the Payroll Debit Card number in place of the checking account number, and the Debit Card Transit Routing Number in place of the employees' bank's number.