



The PAYNET Program

Begun by FSCNY in 1994, PAYNET Programs today are administered by a value-added network of check cashers in three states – New York, New Jersey and Connecticut. Our check cashers have served their respective communities for over fifty years and are widely recognized for their professionalism and complete integrity.

PAYNET locations provide a multitude of transaction-based financial services. In addition to check cashing, customers can purchase money orders, send and receive money transfers, and pay bills such as telephone, gas, electric, and cable. Postage stamps, phone cards, transportation fare cards, and state lottery ticketing are also available at select locations.

About FSCNY

Financial Service Centers of New York (FSCNY) is the largest association of community “face-to-face” cash access outlets in New York. Our network of over 500 retail financial centers has been licensed by the New York State Banking Department since 1944 and during this entire period, we have maintained an impeccable record of financial stability and superior service to our customers.

Did you Know?

In addition to our PAYNET Payroll Network, FSCNY also offers a PAYNET Deposit Network. Through the PAYNET Deposit Network, Point of Banking (POB) terminals allow your customers and members to make deposits, transfer funds, make withdrawals and check account balances.



For more information on PAYNET, call us at 1-800-4-PAYNET or visit www.fscny.org

THE ENVIRONMENT

Clean, secure and user-friendly locations create a comfortable atmosphere for PAYNET users.



Financial Service Centers of New York, Inc.
A TRADE ASSOCIATION

10 East 40th Street, Suite 1308, New York, NY 10016
1 (800) 4-PAYNET Fax: (201) 487-3954
www.fscny.org

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PAYNETSM PAYROLL NETWORK



A Solution That Pays™

Hundreds of PAYNET locations to Help You Meet Employer and Employee Needs

You'll find the PAYNETSM logo proudly displayed on hundreds of storefronts in three states – New York, New Jersey and Connecticut.



Solve Your Current Payroll Check Cashing Dilemma and Attract New Accounts

PAYNET has made a commitment to fill the vital need for cash access across the Tri-state area through the establishment of hundreds of PAYNET Centers—many in locations where ATMs are not available.

PAYNET represents an attractive alternative for financial institutions to accommodate the payroll needs of their customers. By outsourcing payroll check cashing through the PAYNET Payroll Network, you can offer employers a fast, reliable and secure method for their employees to cash their pay checks at locations close to home, work or anywhere in between.

In addition, while ATMs have a daily cash withdrawal limit, PAYNET Centers have no withdrawal limit and unlike an ATM, employees can perform their transactions with our live, knowledgeable tellers.

The PAYNET Payroll Network is the ideal solution to meet your current paycheck cashing needs and attract the kind of new accounts you're looking for.

Easy to Enroll and Easy to Communicate the PAYNET PayRoll Benefits to Your Customers

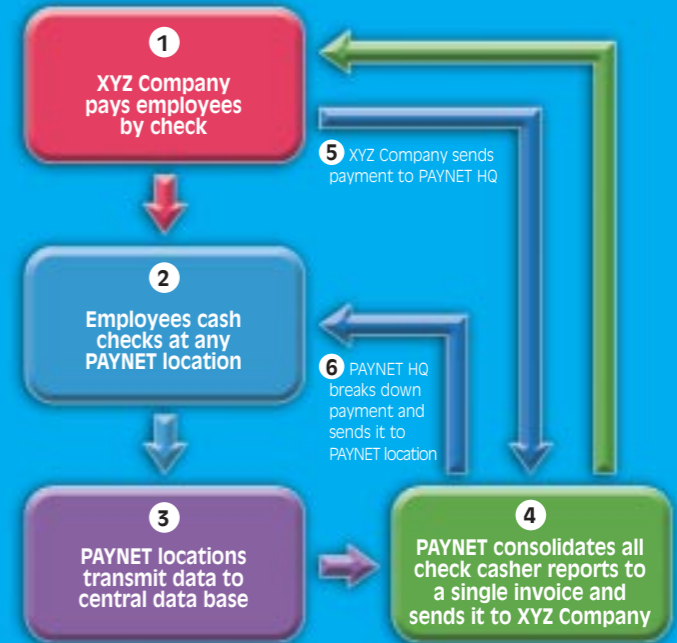
Simply call 1-800-PayNet or visit www.fscny.org and tell us that you want to enroll in the PAYNET Payroll Network and we'll take it from there. In addition to the many benefits you can offer your customers and members, by joining the PAYNET program you will benefit from the instant recognition of the distinctive PAYNET logo on storefronts. You can also utilize the PAYNET logo on your internal and external communications to further promote the program and the value-added benefits it provides.

Call Our Customer Hotline at **1 (800) 4-PAYNET**



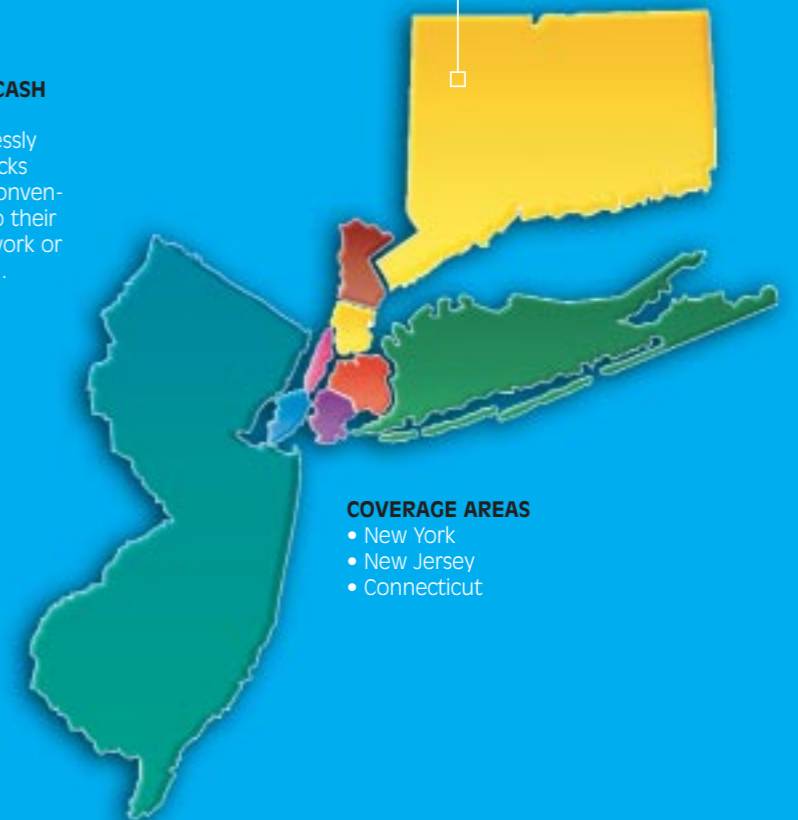
THE PROCESS

The PAYNET Payroll Network operates through a six-step process. This closed and highly efficient process ensures that all data collected (date cashed, check number and dollar amount) is accurately tracked for participating financial institutions and employers. PAYNET bills employers monthly through our central billing office.



TURN CHECKS INTO CASH

PAYNET Centers allow employees to effortlessly turn their payroll checks into instant cash at convenient locations close to their homes, where they work or anywhere in between.



COVERAGE AREAS

- New York
- New Jersey
- Connecticut

WEBSITE

Financial institutions, employers and employees can always access www.fscny.org for a printable list of all PAYNET locations and to obtain more information about Financial Service Centers of New York (FSCNY).