

**Credit Union of Vermont**  
**Express Payday Checking Enrollment**

The Credit Union of Vermont is pleased to offer its Express Payday Checking program. The program has been developed as an enhancement of our free checking account, and a benefit to our members.

As a member choosing to participate in the program, please be aware of the following program guidelines:

1. Express Payday Checking is available for members with net direct deposit of their government employer payrolls. Government employer payrolls include federal, state, county, and municipal entities only. It does not include non-government employers funded by a government entity.
2. Express Payday Checking offers immediate credit of a direct deposit **up to two (2) days early** based upon when we receive the ACH payroll file from the employer. In the event your ACH payroll transmission is delayed by your employer or for any other reason, credit of your payroll to your Credit Union of Vermont account(s) will also be delayed.
3. Member funds may be direct deposited to any suffix account.
4. Because the crediting of funds to your account(s) is dependent upon the credit union's receipt of your employer's ACH payroll file transmission, the Credit Union Of Vermont cannot assume any liability for not depositing funds to an account early.
5. Members must have a Credit Union of Vermont share draft checking account in good standing to qualify, and the credit union reserves the right to terminate a member's enrollment and participation in Express Payday Checking.
6. The Express Payday Checking program is subject to change without notice.

Payee Name: \_\_\_\_\_ Member #: \_\_\_\_\_

Government Employer: \_\_\_\_\_

Payee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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This area for staff use only

Staff member: \_\_\_\_\_ Date enrolled: \_\_\_\_\_

Employer payroll group enabled: \_\_\_\_\_ 01 Shares coded: \_\_\_\_\_