



**PAYROLL DIRECT DEPOSIT AUTHORIZATION FORM
FOR EMPLOYEES OF ADVANCED CONCRETE TECHNOLOGY, INC.**

Employee Full Name:	Date of Birth:	Social Security Number:
Physical Address (NO P.O. Boxes):	Home Phone:	
	Cell Phone:	
Mailing Address (If different than above):	Drivers State and Number:	

- Type of Authorization: New Direct Deposit Authorization
- Change in Authorization (cancels all previous authorizations)
- STOP / CANCEL My Current Direct Deposit and issue a *ReadyFUNDS* Card for all pay

Authorization #1 (Net Direct Deposit)	
Financial Institution / Bank Name:	Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> <i>ReadyFUNDS</i> Prepaid MasterCard <input type="checkbox"/> Other
Financial Institution Routing Number:	Financial Institution Account Number:
I would like to have the following deposited into Account #1: <input type="checkbox"/> Net Paycheck Amount After Secondary Deposit Withheld (if applicable) <input type="checkbox"/> Flat Amount of \$ _____	

You MUST attach a VOID check or slip that includes your financial institutions routing # AND the account #.

Authorization #2 (Secondary Account or Savings Account)	
Financial Institution / Bank Name:	Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> <i>ReadyFUNDS</i> Prepaid MasterCard <input type="checkbox"/> Other
Financial Institution Routing Number:	Financial Institution Account Number:
I would like to have the following deposited into Account #2: <input type="checkbox"/> Entire Paycheck <input type="checkbox"/> Flat Amount of \$ _____	

You MUST attach a VOID check or slip that includes your financial institutions routing # AND the account #.

By selecting the *ReadyFunds* Prepaid MasterCard option above you authorize First Covenant Bank to initiate electronic credit entries to your *ReadyFUNDS* Premier Access Prepaid MasterCard Card, and if necessary, debit entries and adjustments for any amount up to the original credit made in error or as an overpayment to First Covenant Bank. This authorization will stay in effect with my employer and First Covenant Bank until written notice is received to change or terminate this authorization.

IMPORTANT – PLEASE READ!

This document must be signed by employees requesting or canceling automatic deposit of paychecks and will be retained by Advanced Concrete Technology, Inc. in the confidential personnel file. This authorization will be in effect until employee provides a signed second form authorizing the cancellation of direct deposit.

Employee Signature

Date Signed

IMPORTANT INFORMATION ABOUT PROCEDURES FOR obtaining a ReadyFUNDS card— To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you register a prepaid card, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.