



American Payroll Association

Government Relations • Washington, DC

January 15, 2015

Sharon M. Palmer
Commissioner
Connecticut Department of Labor
200 Folly Brook Boulevard
Wethersfield, CT 06109

Dear Commissioner Palmer,

On behalf of the more than 20,000 members of the American Payroll Association (APA), I would like to request a meeting with you on January 22 or 23 to discuss the use of payroll debit cards in the state of Connecticut.

As you are aware, over the past four years, the Connecticut Legislature has tried to clarify how employers may offer payroll cards to Connecticut workers as an approved way for employees to pay wages. The purpose of the meeting would be to offer background information concerning payroll cards, how state law has evolved in other states that have addressed the issue, and to understand any concerns that the Department may have concerning such programs.

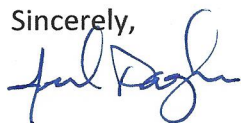
The APA believes that electronic wage payments in the form of direct deposit or payroll cards have numerous benefits to employees, including substantial cost savings over check-cashing arrangements and even conventional bank accounts, increased security and convenience, as well as prompt access to full wages regardless of employee location (e.g., vacation or other travel, inclement weather or even local disaster conditions). Payroll cards offer a valuable alternative option to the over 200,000 Connecticut households that are either unbanked or under-banked to receive their pay with ease and convenience.

As we enter into the next legislative session, we hope to work with legislators to build off of the progress that was made in 2014. During the consideration of last year's bill, H.B. 5315, you raised a number of important points that you felt needed to be addressed. After reviewing your testimony from the Labor and Public Employees Committee on March 11, 2014, we agree with many of your concerns. To that end, we are happy to support a bill that requires payroll card programs to be offered to employees strictly on a voluntary basis, affording employees a choice

of how they receive their wages. Additionally, in the instance of an employer providing an electronic pay stub, it is imperative that employees have a secure, private, and convenient way to print a copy of their pay stub.

Thank you for considering this request, and we look forward to the opportunity of discussing this important issue.

Sincerely,

A handwritten signature in blue ink, appearing to read "Joe Dagher", with a stylized flourish at the end.

Joe Dagher
Member, American Payroll Association

A handwritten signature in blue ink, appearing to read "William Dunn", with a long horizontal flourish extending to the right.

William Dunn, CPP
Director, Government Relations
American Payroll Association