

myPay: Frequently Asked Questions (100% electronic pay states)

General Questions: myPay and Electronic Pay Options

Q. What is myPay?

A. myPay refers to the electronic pay options that are available to U.S. THD associates. Electronic pay options include direct deposit and the payroll card.

Q. What is the difference between the payroll card and direct deposit?

A. Direct deposit places your pay in a checking or savings account that you have previously established with a bank of your choice. The payroll card places your pay on a VISA[®] payroll card, issued by Money Network Services, that can be used everywhere VISA[®] cards are accepted. It does not require a bank account. You also can take funds from your payroll card and deposit them into a bank account if you have one.

Q. Do I have to enroll in either direct deposit or the payroll card?

A. Yes. Only electronic payment options will be available for you to receive your pay if you work in one of these states: AL, AZ, CO**, DE, FL, GA**, KS, KY, LA, MA**, ME, MI, MS, MO, NE, NC, OH, SC, SD**, TN, VA*, WA and WI.

*In Virginia only associates hired after January 1, 2010 will be required to enroll in electronic pay.

**Associates have the option to opt out via ESS or by completing the Electronic Pay Opt-Out Form.

Q. What happens if I do not select an option?

A. If you work in one of the states listed above and you did not select an electronic pay, you will automatically be enrolled into the Payroll Card program. Associates who are hired into these states or transfer into these states will be given 5 days to select an electronic pay option. After 5 days they will be automatically enrolled into the payroll card. Associates who are auto-enrolled can switch to direct deposit at any time by contacting the HR Service Center. Associates enrolled into the payroll card will receive a personalized card within 7-10 days and 1 or 2 live checks prior to receiving their pay on the payroll card.

Q. Why do I have to receive my pay electronically?

A. In the states listed above The Home Depot can legally require electronic only pay options. We have chosen to move forward with this because electronic pay is the safest and fastest way for our associates to receive their pay.

Q. Can I select which electronic pay option I am enrolled in?

A. Yes. You must receive your pay electronically via direct deposit **or** payroll card, but you can select the method you prefer.

Q. Can I sign up for the payroll card and direct deposit?

A. No, you can enroll in only one of the electronic pay options.

Q. Which states require electronic pay?

A. Electronic pay options are required in the following states: AL, AZ, CO**, DE, FL, GA**, KS, KY, LA, MA**, ME, MI, MS, MO, NE, NC, OH, SC, SD**, TN, VA*, WA and WI.

*In Virginia only associates hired after January 1, 2010 will be required to enroll in electronic pay.

**Associates have the option to opt out via ESS or by completing the Electronic Pay Opt-Out Form

Q. What happens if I transfer out of one of the states where only electronic pay options are available and into a state where electronic pay is not required?

A. You will have the option to receive your pay by paper paycheck. However, you can continue receiving your pay via the electronic option you currently have. There are many benefits to electronic pay. You will have the choice to change your electronic pay method or to receive your pay via paper paycheck. You will be notified via letter when you transfer if paper paychecks become an option for you.

Q. Why does The Home Depot require electronic pay in these states and not others?

A. Some states allow mandatory electronic pay and some do not. The states listed above — in which The Home Depot is requiring electronic pay — are the states with laws that allow us to require electronic pay.

Q. Will I receive a paper pay statement if I sign up for direct deposit or payroll card?

A. It depends on your state. Unless you are in Guam, Hawaii, Massachusetts, North Dakota, Vermont, and Wyoming you will not receive a paper statement after you sign up for direct deposit/payroll card. In California and Delaware associates can choose to receive a paper pay statement if they would like to. All associates currently receive electronic pay statements via ESS and will continue to receive them electronically.

Q. How will Success Share and MIP payments be paid?

A. Success Share and MIP awards will be paid based on an associate's current payroll election. If an associate receives their pay via direct deposit then they will receive their Success Share or MIP award via direct deposit. If an associate receives their pay via the payroll card then they will receive their Success Share or MIP award via the payroll card.

Q. What if I am already signed up for direct deposit or the payroll card?

A. You don't need to take any action as long as you are already enrolled into one of our electronic pay options. If you go to cancel direct deposit at any time you will need to enroll in another direct deposit account or you will be automatically enrolled into the payroll card.

Direct Deposit Questions

Q: Do I have to use a particular financial institution for direct deposit?

A: No. You may use any financial institution in the United States. Eligible institutions include banks, credit unions and savings banks.

Q. Do I have to open a bank account with one of the banks The Home Depot has partnered with, or can I use a bank of my choice?

A. No. These banking partnerships were added as a convenience for associates. You are not limited to or obligated to use these banks. You may have your check deposited to the bank of your choice.

Q. Can I have my pay deposited into more than one direct deposit account through payroll?

A. Yes, the payroll system allows for associates to have up to two accounts for direct deposit.

Q. Once I enroll into direct deposit, how long does it take before my payroll earnings are placed into my bank account?

A. After enrollment, allow two weeks before your direct deposit begins.

Q. If I have my check deposited into my bank account, when will I have access to my funds?

A. Most funds are available before 10 a.m. ET on payday; however, this may depend on the bank where your funds are deposited. Please contact your bank for additional information on fund availability.

Q. How will I know my money is safe in a bank?

A. You will need to check with your bank, but most are FDIC (Federal Deposit Insurance Corporation) insured up to \$250,000 per account.

Q. Can I use the account number information on my payroll check to have my pay deposited into an account?

A. No, the account information on your payroll check is a Home Depot bank account. Use your personal bank account to set up your direct deposit.

Payroll Card Questions

Q. What is the payroll card?

A. The Home Depot has partnered with Money Network Services to offer our associates the payroll card. The payroll card is a safer, more convenient and flexible alternative to a paper paycheck. Every payday, your net pay is deposited on the card. This option allows you to eliminate unnecessary check cashing fees when cashing your check, avoid waiting for the payroll checks to arrive at the store and receive your pay instantly. Additionally, you can obtain cash and make purchases at any VISA® location worldwide including retail locations, via phone or for online purchases.

Q. What are the benefits of the payroll card?

A. The payroll card offers many of the same benefits as a personal direct deposit account. Some of the benefits include:

- Speed: Get your pay every payday, even if it's your day off.
- Convenience: No trips to the bank to cash a check or expensive check cashing fees.
- Free, unlimited retail purchases at millions of locations worldwide.
- Free online account management, includes balance and transaction history.
- Support: 24/7 live bi-lingual customer service.
- Cash access at 400,000 U.S. ATMs, of which more than 60,000 are surcharge-free.
- Security: Zero Liability protection (certain terms may apply).
- Total Access: 100% of your pay is available from any bank that accepts VISA.

Q. How do I sign up for the payroll card pay option?

A. You can sign up for the payroll card by calling the HR Service Center at 1-866-myTHDHR (1-866-698-4347) or online through ESS. Please verify/update your home address before enrolling to ensure that your payroll card materials are mailed to the correct location.

Steps to enrolling in the payroll card online:

Internal/work location via myApron:

1. Log into myApron
2. Select the myTHDHR tab
3. Select Employee Self Service (ESS)
4. Click on Enroll in Direct Deposit
5. In the Payroll Card section, select Enroll

External location via myTHDHR.com:

1. Visit myTHDHR.com
2. Click on the Associates tab
3. Select Employee Self Service
4. Click on the appropriate 'Click here to login' link
5. Enter the requested login information
6. Enter the Employee Self-Service Validation information and click Continue
7. Click on Enroll in Direct Deposit
8. In the Payroll Card section, select Enroll

~~For new hires or associates who transfer into an electronic pay required state that want to enroll in payroll card after June 6, they do not need to take any action. After 5 days from transfer/hire into an electronic pay required state, will have 5 days to enroll in direct deposit or they will be auto-enrolled into the payroll card-~~

Q. How long will it take before I get my payroll card?

A. It takes 7-10 days for the card to be shipped from Money Network Services to your home address, if you enroll in the payroll card via ESS, myTHDHR.com or over the phone with the HR Service Center. Once you receive your card, read the materials enclosed in the welcome kit and call the number listed on the card to authenticate your account.

Q. How long will it take before my money is loaded to my payroll card?

A. It could take up to four pay periods before your net pay is loaded onto the payroll card when you initially enroll or are auto-enrolled. After you receive your first paycheck on the payroll card, each paycheck will be loaded by 40 a.m. 12:30 p.m. each payday.

Q. Are all of my payroll earnings for the pay period loaded onto the payroll card?

A. Yes. Each payday your net pay is deposited onto your card before 10 a.m. ET.

Q. What is the fee structure for the payroll card?

A. The fee structure is:

Q. What charges do I incur when using the payroll card?

A. There is **no fee** to use the card for credit or debit purchases. In-network ATM withdrawals are always free. The network includes Money Network Services Bank, 7-Eleven, MoneyPass and Allpoint-branded machines. Visit <https://www.firstdata.com/moneynetwork/bofa/locator/index.html?token=55ec90b4ee4e8ab001793e93dea15ad4f175751f> to locate the nearest in-network ATM. Outside of the network, a transaction fee of \$1.75 will apply for each ATM withdrawal. Additionally, you may be subject to a surcharge fee imposed by the ATM owner.

Q. How will I know my pay has been deposited onto my payroll card?

A. Your funds will be available before 10 a.m. ET on each designated payday. You may access your current balance at <https://moneynetwork.bankofamerica.com/bana/prepaid.gft?reqType=prepaid>, by calling (800) 845-8683, or by texting BAL to 445544 (registration required). Money Network Services will not charge a fee for text balance alerts; however, your mobile phone provider's messaging rates will apply.

Q. Is the payroll card a credit card?

A. No. The payroll card is a prepaid card that is loaded with your pay which works similar to a debit card. The amount you can spend or withdraw is limited to the available balance on your card.

Q. I work in New York; is the payroll card an option for me?

A. Payroll card is not currently an option for associates working in New York.

Q. Are credit checks required to qualify for the payroll card?

A. There is no credit check required to qualify and Home Depot will not send an associate's SSN information to Money Network Services.

Q. How can I find the closest ATM that is surcharge-free?

A. Go online to

<https://www.firstdata.com/moneynetwork/bofa/locator/index.html?token=68bbc49d4ad74fbfad52b20239dfd070b4ba143f> and enter your zip code to find a surcharge-free ATM. You also can call Money Network Services customer service at (800) 845-8683.

Q. How can I track my spending? Will I receive a statement?

A. Transaction information for your account is available by phone at (800) 845-8683 or online at <https://moneynetwork.bankofamerica.com/bana/prepaid.gft?reqType=prepaid>. A paper statement is available upon request.

Q. Is there a fee for a bank teller cash withdrawal?

A. No. Bank teller withdrawals made at VISA® member banks are free. Visit

<https://www.firstdata.com/moneynetwork/bofa/locator/index.html?token=6895ce9dc968d965739b71cdfa331ea6df0c2511> to locate the nearest VISA® member bank.

Q. How can I receive cash using the payroll card?

A. You can withdraw your money at any ATM that accepts VISA®, or by visiting a VISA® member bank and requesting a bank teller withdrawal.

Q. Do I have to withdraw all my payroll earnings each pay period?

A. No, you can leave funds on the payroll card from pay period to pay period.

Q. Can I remove all of my pay from the payroll card?

A. Yes, you can go to any bank that accepts VISA® and receive 100% of your pay by using a bank over-the-counter withdrawal.

Q. How can I check my payroll card balance?

A. You can check your card balance in a variety of ways:

- Online at <https://moneynetwork.bankofamerica.com/bana/prepaid.gft?reqType=prepaid>
- By phone at (800) 845-8683
- On your cell by texting BAL to 445544
- At any VISA ATM

Q. Can The Home Depot track what I use the payroll card for?

A. No, The Home Depot will not have access to view your transactions or purchases.

Q. What is a pre-check and how are they used?

A. Pre-checks are provided to associates when they enroll in the payroll card. They are designed for you to move money from your payroll card to the pre-check so that you can cash the pre-check at your bank or any other check-cashing facility. You must call Money Network Services to place a dollar value on the pre-check before you can use it.

Q. Can I use the pre-check to pay bills?

A. No, you can only use it to cash the pre-check for funds.

Q. Where can I use my payroll card to make purchases?

A. You can use your payroll card everywhere VISA® debit cards are accepted, including catalog orders, phone orders and Internet purchases — millions of locations worldwide.

Q. Can I use the payroll card to pay bills online?

A. Yes, you can pay your bills with your payroll card information through a business' website.

Q. Can I make purchases online with the payroll card?

A. Yes, by accessing the business website you can make purchases online.

Note: your funds will be immediately withheld until the charge is processed.

Q. Who do I contact if the amount I was paid is incorrect?

A. If you have a question about your pay, please contact your HR Partner or the HR Service Center at 1-866-myTHDHR.

Q. What if my payroll card is lost or stolen? Can I get a new one?

A. Yes, call ~~Money Network Services~~ Money Network lost or stolen cards at ~~(800) 845-8683~~ 800-845-8683 and speak to a customer service agent to order a new card. Also, ~~Money Network Services~~ Money Network will supply you with a pre-check so that you can have access to your funds while they mail your new personalized card to you. The cost of a replacement card is \$6.00 for standard mail or \$13.00 for express delivery.

Q. Will I need to contact the HR Service Center if I lose my payroll card?

A. No. You should contact Money Network if you lose your payroll card. This will allow your pay to be posted to the correct card account.

Q. If someone else uses the money loaded on my payroll card, can I get it back?

A. Yes. You must contact Money Network as soon as you realize your payroll card has been stolen or lost. Given that it is a VISA®, it has Zero Liability Protection. This means you can have the money returned to you on your payroll card. Please note that certain restrictions apply to the Zero Liability Protection, and PIN-based transactions are not generally covered since you are required to keep your PIN safe.

Q. Can I use my Post Office box to receive a personalized payroll card?

A. Yes. If you enroll online, then your payroll card will be mailed to the address on record in The Home Depot Human Resource/payroll system. Please verify your address before signing up for the payroll card to ensure your information is sent to the correct address.

Q. How can I access my account information by phone?

A. Call (800) 845-8683 and follow the voice prompts for account instructions. All customer service calls are free. You can also receive your balance via text messages to your mobile phone by texting BAL to 445544.

Q. What if I forget my PIN?

A. Call (800) 845-8683 to reset your PIN. Follow the voice prompts for account instructions.

Q. Is it possible to transfer funds directly from the payroll card to a personal bank account?

A. Yes. You can transfer all or a portion of your card balance to a personal bank account through the cardholder website. Follow the steps below:

1. Go to the cardholder website printed on the back of your card (<https://moneynetwork.bankofamerica.com/bana/prepaid.gft?reqType=prepaid>) Login with your username and password or, if it your first time visiting the site, click on the First Time User link and register your account
2. Once you are logged in, go to the "Access \$" tab

3. Under "Transfer your funds", click on the "Transfer funds from your card to your bank account" link
4. Carefully read the ACH terms of use and check the box to acknowledge your agreement with the terms
5. Select the type of account you are transferring funds to (Checking or Savings)
6. Enter the bank name, routing number and account number, and click continue
7. Enter the transfer amount and click Submit

The transferred balance will be deducted from your card account immediately and will post to your bank account in 2-3 business days. Note, the \$1.50 ACH transfer fee is automatically deducted from your card balance.

Q. If I enroll in the payroll card, does that automatically stop my direct deposit?

A. Yes, enrolling in the payroll card option will automatically stop your direct deposit option.

Q. If I never received my payroll card in the mail, what should I do?

A. You should contact Money Network Services to let them know that you did not receive your payroll card. Because you never received your card, they will ship another card out to you at no cost.

Q. What happens to my payroll funds if I do not use the card for long periods of time or if I leave THD?

A. If your card is not used after 90 days, you will be assessed an inactivity fee. If you leave The Home Depot you will continue to have access to your funds until all the money is used. Keep your payroll card because if you come back to work at The Home Depot, then you will utilize the same payroll card that you used previously.

Q. Can I have other deposits added to my payroll card?

A. Yes. Contact Money Network customer service at (800) 845-8683 for additional information.

Q. What if I have additional questions about my payroll card?

A. Help is available 24 hours a day via phone and email in both English and Spanish:

- Phone: (800) 845-8683
- Email: [help@Money Network Servicesprepaid.com](mailto:help@MoneyNetworkServicesprepaid.com)

Manager-specific Questions

Q. How will this impact the printing of pay statements? Will I still receive payroll kits?

A. You will no longer receive payroll kits unless you are in Delaware. Some stores in Delaware may continue to receive payroll kits if they have associates who elected paper pay statements. All other electronic only pay states will not receive payroll kits because their associates' receive electronic pay and pay statements.

Q. What should I communicate to new hires after June? Can they expect to receive communications about this initiative?

A. After June, all new hires in electronic pay only states will be required to enroll in direct deposit or the payroll card. Please discuss this with all new hires during orientation. Let them know that if they do not enroll in one of these two options within five business days after they are hired, then they will be defaulted into the payroll card. New hires will not receive any communications about this initiative and we are relying on you, our management team, to communicate this.

Q. What should be communicated to associates who transferred into my store from a state where electronic pay was not a requirement? Will associates who transferred receive communications?

A. You should mention to transfers that they will need to enroll in an electronic pay option if they are not already enrolled. The associate will also receive a phone call and letter in the mail notifying them of this requirement.

Q. Will manual checks still be paper checks to deposit?

A. Yes, you will still receive manual checks as paper checks that associates need to deposit.

Q. Will there be any system changes?

A. Yes. After June 6 the payroll card option will no longer be available in ESS. Ongoing, if associates are enrolled in direct deposit and cancel direct deposit, they will be auto-enrolled in the payroll card. If they are enrolled in payroll card and select direct deposit, the payroll card will automatically cancel. Additionally, new associates will default to payroll card unless they select direct deposit within 5 days of hire.