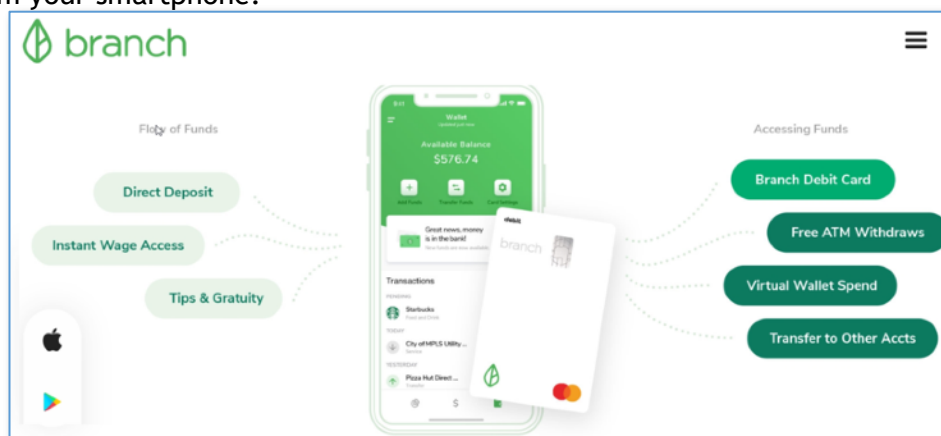




Request a Pay Advance Using Branch

HFHS United States hourly employees can now request a pay advance for up to 50% of your hours worked using Branch and your smartphone! HFHS has partnered with Branch to offer a mobile digital wallet which allows you to receive qualified earned wages in advance of pay day, manage cash flow, and spend money anywhere - all from your smartphone.



Free instant Paycheck Advances before payday- You can request up to 50% of your hours worked prior to pay day. You can choose instant access using the digital app or the no-fee Branch Debit Card. If you choose the personalized Branch debit card, it will be mailed to the address you provide 7-10 days after you sign up with Branch.

Who do I contact if I have questions or need assistance?

Reach out to Branch using the request form in the Branch app. Or, you can email us at help@branchapp.com or call Branch at 956-625-9896.

How Do I Get Started?

There are 2 ways to sign up.

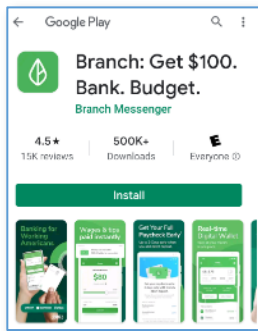
Use this QR Code to launch the Branch app

- Point your mobile phone camera at the QR code until you are prompted to tap the link to go to the branch.app.link.

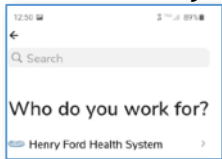


Or, click Branch from the self-service Expressway to display this QR code.

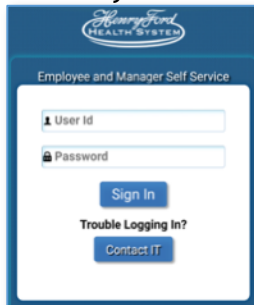
- Tap that link and open into your browser.
- Click Install



- Click Open
- ✓ Click **Sign Up**.
- ✓ When asked who you work for, select **Henry Ford Health System**.



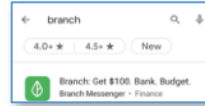
- Provide your HFHS CORP credentials.



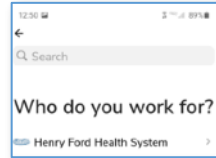
- You'll be brought through a series of screens to setup your Branch profile.

Download the Branch App to your Mobile Phone

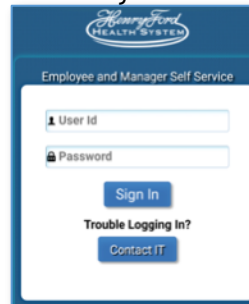
- From the App Store or Google Play Store, search for and select the Branch app.



- Click **Sign Up**.
- When asked who you work for, select **Henry Ford Health System**.



- Provide your HFHS CORP credentials.

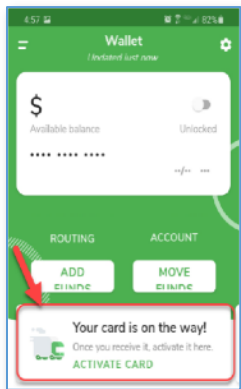


- You'll be brought through a series of screens to setup your Branch profile.

FAQs

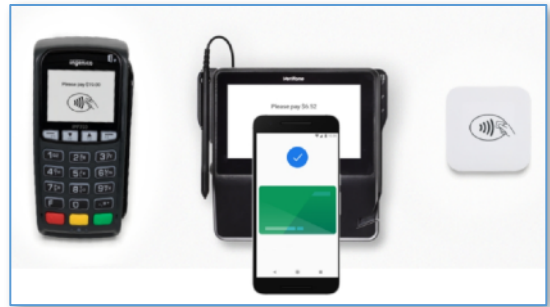
Once I setup my profile what do I do?

Branch will verify your employer and mail you a personalized Branch debit card in 7-10 business days. Once you receive the card, you will need to activate it from the Branch app.



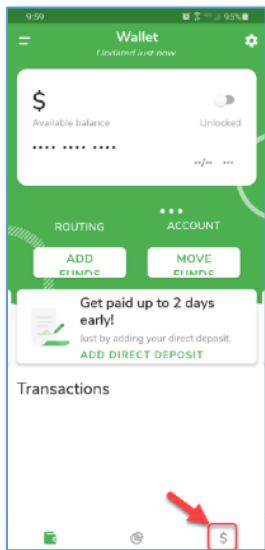
When you request a pay advance, the advance will be loaded to your Branch debit card.

* While you're waiting for your card, you'll be granted immediate access to a digital wallet with an account/routing number along with a virtual card you can connect to Apple Pay / Google Pay or use for online purchases.

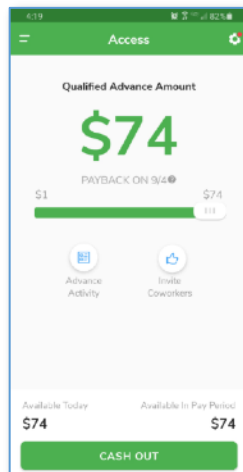


How do I request a pay advance?

Once Branch has verified your employer, open the Branch app and tap the \$ icon at the bottom of the *Wallet* screen.



Select the pay advance amount by sliding the amount indicator, and select **Cash Out**. The funds are now loaded to your Branch debit card! The amount you have selected for a cash advance will be deducted automatically from your bi-weekly paycheck for the respective pay period



**The qualified advance amount is based on hours you have already worked in the current pay period. You can request up to 50% of the amount earned.*

When you receive your Branch debit card, you will be provided with instructions to activate your card.

Who is eligible to request a pay advance?

Currently, HFHS US hourly employees are eligible for pay advances through our partnership with Branch. This option is not available to salaried employees, but we hope to have a solution in-place in the very near future.

Why should I sign up for Branch?

Branch allows you to access up to 50% of your earned wages before payday. Branch receives a daily time punch summary from HFHS and can grant you access to your earned wages throughout the pay period.

How does the Direct Deposit feature work?

In addition to pay advances, if you would like to have a portion of your bi-weekly pay check loaded directly to your Branch app/debit card, you can set up your Branch account as a direct deposit in HFHS Self-Service. (Remember, there is a limit of two (2) direct deposit accounts allowed in self service.) To obtain the routing

number and account number for your Branch account, select **Add Direct Deposit** in the Branch app and follow the prompts.

How do I update my direct deposit to go to my Branch Card?

This can be completed with a 2-Step process. Step 1: In the Branch app, click the “Add Funds” button, select “Direct Deposit”. The routing and account number will be provided. Step 2: Login to HFHS self-service and add a direct deposit account using the routing and account number provided in the app.

How much does it cost?

It is free to sign up for Branch, and all Instant Pay advances to your Branch Wallet are completely free. Details on all potential costs are outlined below:

FEE SCHEDULE	EMPLOYEE COST
Instant Pay (up to 50% of Earned Gross Wages)	\$0
Transfer Funds from Branch Wallet to External Account within 2-3 days	\$0
Transfer Funds from Branch Wallet to External Account Instantly	\$2.99
ATM Withdrawals (In Network / AllPoint ATMs)	\$0
ATM Withdrawals (Out of Network)	\$0 + applicable merchant fee

How do I transfer funds to another account?

If you'd like to transfer funds from Branch to another bank account, you can transfer funds for free within 2-3 days. If you'd prefer to transfer funds instantly to another bank account, you will incur a \$2.99 per transfer charge.

How many pay advances can I take within the pay period?

You may request as many pay advances as you'd like as long as you haven't met your advance limit which is *based on the hours you have already worked in the current pay period. You can request up to 50% of the amount earned.*

Can I get the money in cash?

To receive cash, visit an ATM or choose the cash back option at a store. You can withdraw cash for free at any Allpoint ATM (available at all Walgreens, CVS, Target locations and more). Use the ATM locator in the app to find your nearest Allpoint ATM (Click “Move Funds” -> “Find an ATM” for locator). If you use an ATM outside of the Allpoint network, it's possible the merchant may charge a fee, but you will never receive an ATM fee from Branch.

How do I pay back the money from a pay advance?

Any pay advances received will automatically be deducted from your bi-weekly paycheck for the respective pay period. As an example, any pay advances requested for hours worked on October 1, 2020 would be deducted from your bi-weekly pay check paid on October 16, 2020.

Will this change how I receive my paycheck?

You'll continue to receive your paychecks as you do today unless you instruct your employer otherwise. You're welcome to move your direct deposit over to Branch if you wish, but that's not a requirement to participate in this program.

Do I need manager approval?

No approval is needed to participate in this free, voluntary program. HFHS has already approved Branch for all of our US hourly employees.

Are advances confidential?

Yes, only Branch and the HFHS payroll team will have visibility into your advance.

Can I get an advance on weekends and holidays?

Yes! You can take an advance 24 hours a day, 7 days a week as long as you have not exceeded the qualified advance amount based on hours you have already worked in the current pay period. You can request up to 50% of the amount earned.

Is the Branch app available in different languages?

Yes! The Branch app is available in any language that is configured on your phone.

Is a smart phone required to participate in the pay advance program?

Yes, a smart phone is required for participation.

What happens if my employment is terminated?

Great news - you can keep your Branch account and Branch debit card. You will no longer have access to your employer's location within the app to take pay advances, but if you setup a direct deposit with your next employer, you may still qualify for pay advances. Please contact the Branch support team if you need more details.

Can I receive my full paycheck in advance?

Although Branch offers a service to employers providing all earned wages 1-2 days in advance of a typical pay date, HFHS is not participating in this service at this time. HFHS US hourly staff may receive a qualified advance amount based on hours already worked in the current pay period. The maximum requested amount is up to 50% of the amount earned. *Please note you may see this service referenced on branded Branch materials, including Branch's website and mailing materials, but this service is currently not available to HFHS staff.*

Have more questions? Visit the Branch help center!

<https://support.branchapp.com/hc/en-us>