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**AMERICAN PAYROLL ASSOCIATION, NATIONAL CONSUMER LAW CENTER AGREE PAYROLL CARDS MAKE SENSE FOR UNBANKED WITH PROPER GUIDELINES**

(WASHINGTON, D.C.) The National Consumer Law Center and the American Payroll Association have issued a statement emphasizing that payroll cards can offer unbanked workers an economical, safe and convenient way to receive their wages. “For unbanked workers, payroll cards can mean no check cashing fees, greater security without the risks of cash, access to pay despite natural disasters and the ability to make purchases over the internet and by telephone,” said Lauren Saunders, managing attorney at the National Consumer Law Center. “However, not all cards are created equal. Following the right guidelines can result in a payroll card program that is mutually beneficial for both workers and employers.”

Read the NCLC/APA joint statement which includes guidelines for creating a payroll card that works for employees and businesses: [http://www.nclc.org/images/pdf/pr-reports/pr\\_effective-payroll-card2013.pdf](http://www.nclc.org/images/pdf/pr-reports/pr_effective-payroll-card2013.pdf)

**Additional Materials**

- Joint payroll card principles issued in 2011 by NCLC, Consumers Union, APA, the Association for Financial Professionals and the Electronic Payments Coalition: [http://www.defendyourdollars.org/pdf/Payroll\\_Cards\\_Core\\_Principles.pdf](http://www.defendyourdollars.org/pdf/Payroll_Cards_Core_Principles.pdf)
- The NCLC and Consumers Union model payroll card law: <http://consumersunion.org/wp-content/uploads/2013/02/Payroll-Model-Law.pdf>
- July 2013 interview with Lauren Saunders on consumer rights and payroll cards: <http://www.marketplace.org/topics/your-money/payroll-debit-cards-know-your-rights>

*More information on NCLC's work on payroll cards and other forms of prepaid cards is available at:* <http://www.nclc.org/issues/prepaid-debit-cards.html>

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Since 1969, the nonprofit National Consumer Law Center<sup>®</sup> (NCLC<sup>®</sup>) has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the United States. NCLC's expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services, and training and advice for advocates. NCLC works with nonprofit and legal services organizations, private attorneys, policymakers, and federal and state government and courts across the nation to stop exploitive practices, help financially stressed families build and retain wealth, and advance economic fairness.  
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