



STAFFING AGENCIES : HOW ETHOS APPLIES TO YOU

**Recruit and retain the best employees.
Keep an eye on the bottom line.**

Not necessarily in that order.



The Hidden Cost of Checks to Business:

Businesses spend an estimated \$48 million dollars each year to reissue the nearly 4 million paychecks that are lost or stolen.

– Paytech, "Card Based Payroll Solutions," April 2002.

For both staffing agencies and their employees, ethos offers several unique and attractive benefits. This revolutionary Visa® Debit Card Account provides a more convenient, secure and cost-effective way to pay employees. Direct deposit into your employees' ethos accounts reduces the time and expense of producing and mailing traditional paper checks. And transferring funds electronically allows easy tracking, while eliminating outstanding (un-cashed) checks.

In addition to offering your employees a powerful financial management tool with innovative mobile banking features, you'll also be providing other valuable benefits. Each employee with an ethos account automatically comes with a discount pharmacy network membership*. And for a nominal monthly fee, your employees and their families can participate in a variety of other non-insurance discount health networks*. Although this is NOT insurance, it can help reduce health care expenses, while encouraging financial growth and stability.



*** This is NOT Insurance.**

Be your own bank.SM



Making the Change:

McDonald's, Lowe's, Blockbuster, FedEx and Sears are among those writing fewer paper checks. For employers, the advantage is clear. Transferring funds electronically is up to 75% cheaper than issuing checks.

- Time Online, "Bye-Bye, Paycheck," Oct. 2003



For more information Call:
Steve Brown @ 405-810-9355 or 877-810-9355
or Email: sbrown@freedomcompanies.net

Benefits to Staffing Agencies

Less expensive, more convenient, and more secure than producing and mailing traditional paper checks.

No need to have supervisors distribute checks to offsite locations.

Minimizes termination issues.

Direct deposit eliminates outstanding (un-cashed) checks.

Increases employee recruitment and retention by providing additional benefits to employees and their families – with no additional expense to the company:

- * Revolutionary financial management tool
- * Automatic membership in discount pharmacy network*
- * Optional low-cost discount health networks*

Benefits to Temporary Employees

No credit card debt, interest or bounced check fees – spend only from the balance on the card.

Easy access to money. (Accepted at over 32 million merchants and nearly one million ATMs worldwide.)

No fees for purchases or “cash back” with a purchase.

Instant text message or email notification of transactions and balance limits.

Consumer-activated fraud prevention allows accountholders to turn the card on and off.

Free direct deposit from multiple sources, including payroll and government-issued benefits (e.g. child support, VA benefits, social security, etc.).

Replenish accounts instantly with account-to-account transfers.

Subordinate family cards.

Budget management tool.

No credit or banking history required.

Automatic membership in discount pharmacy network (also applies to immediate family)*

Option to purchase low-cost membership in discount health network (also applies to immediate family)*

*** This is NOT Insurance.**

© Copyright 2005. All rights reserved. Ethos is a trademark of Affinity Card Systems.
Card issued by West Coast Bank pursuant to a license from Visa U.S.A. Inc.

