



New York Farm Bureau
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MEMORANDUM OF SUPPORT

Senate Bill 5208-A (Senator Gallivan) / Assembly Bill 6771-A (Assemblyman Morelle)

AN ACT IN RELATION TO THE PAYMENT OF WAGES AND AUTHORIZES THE PAYMENT OF WAGES BY USE OF PAYROLL CARDS

Date: 6/8/2017

New York Farm Bureau, the state's largest agricultural advocacy organization, would like to express their support for this legislation. If enacted, it would provide the opportunity for agricultural employees to utilize payroll cards as an option for payment from their employer. This is an issue that has been requested at length within the agricultural community, as at times it is much easier for employees to utilize a payroll card than checks.

The legislation recognizes the benefits to employers by providing the option to pay employees by providing the option to receive wages on a payroll card. This option would give employees a safe and reliable means to receive wages, by allowing them to access their wages at ATMs, banks, and merchant locations without having to incur fees for check cashing or carry large amounts of cash. The bill would also provide financial institutions with a manner to deliver services to traditionally "unbanked" people. Payroll cards provide employers with a less expensive way to deliver wages than paper checks, which is particularly useful when an employee does not have access to direct deposit services.

We strongly support the availability of debit cards to pay employees if an employer and an employee agree to authorize the employer to issue a debit card to the employee for the payment of wages. The employee should be able to use the card with no fee for withdrawals and the employee should be able to choose what method of payment they would like their wages paid in.

For these reasons, we request your support of this legislation.