

**2017 All-States Chart on Direct Deposit/Paycards**

State	Direct Deposit	Paycards	State	Direct Deposit	Paycards
AK	Voluntary	No law	NC	May be mandatory; employees choose bank	May be mandatory; employees get free access to full pay; if voluntary, fees begin on 2nd withdrawal
AR	Voluntary; employees opt out in writing	No law	ND	Voluntary	Voluntary; employees incur no fees
AZ	Voluntary; employees get 1 free withdrawal, pay statement	May be mandatory; alternative to direct deposit; employees get free access to full pay; disclosure required	NE	Voluntary	Voluntary; employees choose bank; get free access to full pay
CA	Voluntary; employees pick in-state bank	Voluntary; employees get 1 free transaction	NH	Voluntary; employees incur no fees	Voluntary; employees have free access to full pay; disclosure required
CO	Voluntary	Voluntary; employees get free access to full pay or may choose another payment method	NJ	Voluntary	Voluntary; employees consent in writing; get free access to full pay; disclosure required
CT	Voluntary	Voluntary; employees get 3 free withdrawals	NM	Voluntary	No law
DC	Voluntary	No law	NV	Voluntary; employees get 1 free transaction, incur no fees	Voluntary; employees get free access to full pay; disclosure required
DE	Voluntary	Voluntary; employees get free access to full pay	NY	Voluntary; may be mandatory for exempts earning more than \$900 a week	Voluntary for nonexempts; employees get free access to full pay
FL	Voluntary	Voluntary; employees get free access to full pay; in-state bank	OK	May be mandatory if employees pick bank, otherwise voluntary	Voluntary; employees incur no costs
GA	Voluntary	Voluntary; fee disclosures required	OR	May be mandatory; employees may still choose checks	Voluntary; employees get free access to full pay
HI	Voluntary; disclosure required	Voluntary; disclosure required; employees get at least 3 free withdrawals per pay period, one of which allows them to withdraw their entire net pay	PA	Voluntary; employees get record of deposits	Voluntary; employees receive notice of pay options, get free access to net pay
IA	May be mandatory for new hires, employees incur no bank charges; otherwise voluntary	Voluntary; employees get free access to full pay	RI	Voluntary	Voluntary; employees get free access to full pay
ID	Voluntary	No law	SC	Voluntary; employees get 1 free withdrawal	No law
IL	Voluntary	Voluntary; employees receive disclosures and get free access to full pay	SD	Voluntary	No law
IN	May be mandatory	No law	TN	May be mandatory; employees pick bank	May be mandatory; alternative to direct deposit; employees get 1 free transaction; disclosure required
KS	May be mandatory; alternative pay method must be offered; disclosure required	May be mandatory; alternative to direct deposit; employees get free access to full pay; disclosure required	TX	May be mandatory; employer gives 60 days' notice	Voluntary; employees get free access to full pay
KY	May be mandatory; employees withdraw entire net pay without charge	No law	UT	May be mandatory, if for preceding year employer deposited at least \$250,000 in federal taxes and 2/3 of employees elect direct deposit	Voluntary; employees get free access to full pay
LA	May be mandatory; employees incur no fees	No law	VA	Voluntary; employees incur no fees	May be mandatory for all new hires who don't choose direct deposit
MA	May be mandatory; employees pick bank	No law	VT	Voluntary	Voluntary; employees get 3 free transactions; disclosure required
MD	Voluntary	Voluntary; disclose fees	WA	May be mandatory if employees incur no fees	May be mandatory, employees get free access to full pay or may choose another free payment method
ME	Voluntary	Voluntary; employees get free access to full pay	WI	May be mandatory, if in-state bank; employees incur no fees	No law
MI	May be mandatory; employees pick bank	May be mandatory; alternative to direct deposit; employees get 1 free transaction; disclosure required	WV	Voluntary	Voluntary; employees agree in writing
MN	May be mandatory unless employees object in writing	Voluntary; employees get free access to full pay; disclosure required; employers register with the state	WY	Voluntary	No law
MT	Voluntary	Voluntary; employees get free access to full pay; disclosure required			