



TransitChek[®] PREMIUM

••▶ Enrollment Information

TRANSITCHEK[®]
Everyone Benefits[®]

●●●●➔ YOU CAN SAVE UP TO \$1,900¹ OR MORE A YEAR ON YOUR COMMUTE!

By enrolling in the TransitChek Premium Program you can save up to \$1,900 or more a year on your commute. It doesn't matter whether you take the subway, bus, train, ferry or even drive to work – TransitChek makes it easy. By using mass transit, there are fewer cars on the road, which reduces traffic congestion and improves air quality.

By enrolling in the TransitChek Premium Program, you can:

- Save up to \$1,000 or more a year using your tax-free dollars to pay for mass transit
- Save up to \$1,900 or more a year when you deduct for transit costs and qualified commuter parking
- Receive your benefits conveniently through the mail
- Share the benefit with family and friends to help them save on their commuting and travel costs

Enroll now at www.TransitCenter.com by clicking on the TransitChek Premium link located at the bottom of the page under “Manage Your Account.”

●●●●➔ HOW DO COMMUTER BENEFITS WORK?

Commuter benefits are an employer-offered benefit that lets you use your tax-free dollars to pay for your commute. The IRS allows you to deduct up to \$230 per month/\$2,760 per year from your tax-free salary to pay for mass transit use. You can also deduct an additional \$230 per month/\$2,760 per year for qualified commuter parking.

By enrolling in the program, you get to take home more money each month, which can add up to big annual savings just by traveling to and from work. You will pay less tax and save more money. It's that easy.

Here is an example of how you save:

	Without TransitChek	With TransitChek
Monthly Salary	\$3,017	\$3,017
Pretax TransitChek Deduction	\$0	\$460
Salary Subject to Taxes	\$3,017	\$2,557
Payroll Taxes	\$839	\$679
Standard Transit Expense	\$460	\$0
Take-Home Pay	\$1,718	\$1,878
Monthly Savings	\$0	\$160

As you can see, an employee deducting the full \$230 a month for mass transit and deducting the full \$230 a month for commuter parking can receive **savings of \$160 per month or over \$1,900 per year¹**.

Estimate your savings by going to: <http://save.transitchek.com>

1. Employee savings computed based on an annual salary of \$36,200 and 2009 tax rates for a single individual claiming zero exemption. Employee savings calculated using: Federal, NYS and NYC Income Tax, Social Security and Medicare taxes. Annual savings of up to \$1,000 or more based on the maximum pretax deduction of \$230/month allowed for transit. Annual savings of up to \$1,900 or more based on the maximum pretax deduction of \$230/month for transit and \$230/month for commuter parking. Individual savings may vary based on state of resident and other factors. Ask for details.

●●●●➔ THERE'S A TRANSITCHEK® PRODUCT FOR EVERY COMMUTE

TransitChek QuickPay® Card



The TransitChek QuickPay Card², a prepaid Visa® card allows you to use your pre- and post-tax deductions to pay for transit and commuter parking. The Card is accepted at ticket windows, ticket vending machines and online wherever Visa debit cards are accepted. Cards are issued for a three-year period and are mailed directly to your home.

Transit Passes



TransitChek provides local transit passes from across the country, such as the Premium TransitChek® MetroCard® in New York City and San Francisco MUNI passes. Most transit passes offer a choice of denominations.

TransitChek® Vouchers



TransitChek Vouchers are used like cash to purchase your tickets and passes. They are a good choice for commuters who use commuter rail and suburban bus services, ferry and ticket-by-mail programs. They come in a variety of denominations, and can be redeemed at merchant locations where transit passes are sold.

TransitChek CashBack®



For transit operators and parking locations that only accept cash, TransitChek CashBack is available. All you have to do is submit a TransitChek reimbursement form and TransitChek will reimburse you for your approved monthly transit use and commuter parking expenses.

For a complete list of transit operators in the New York Metro Area, visit transitcenter.com/order

●●●●➔ ENROLLING IS EASY!

All you need are the following three pieces of information:

1. Your Company Code

Provided by your company's benefits administrator

2. Your Employee Number

Provided by your company's benefits administrator or on your pay stub

3. Your Date of Birth

Go to www.transitcenter.com to enroll and click on the TransitChek Premium link located at the bottom of the page under "Manage Your Account." You can also enroll by calling 1.888.618.CHEK (2435), Monday – Friday from 8:00 am to 8:00 pm EDT-EST.

Once you have enrolled, you can manage your benefits online and make changes easily if needed. Depending on the kind of program options your company is offering, your personal homepage will allow you to:

- Review your TransitChek benefits
- Increase or decrease your monthly benefit amount
- Change your TransitChek product
- Temporarily suspend your TransitChek benefits
- Report a lost or stolen card product
- Request a card replacement

●●●●➔ **Enroll now at www.TransitCenter.com and start saving on your commute**

2. The TransitChek QuickPay® Prepaid Visa® Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.



TransitCenter, Inc.
1065 Avenue of the Americas
New York, NY 10018
www.transitcenter.com

TransitChek was created by TransitCenter, the independent nonprofit advocate whose mission is to advocate for greater use of mass transit in order to reduce traffic congestion and improve air quality. TransitCenter is the pioneer and a leading national provider of tax-free commuter benefits programs.

TransitChek is a registered trademark of TransitCenter, Inc. Copyright © 2009 TransitCenter, Inc. All rights reserved.