

2015 State Direct Deposit/Paycard Laws

State	Direct Deposit	Paycards	State	Direct Deposit	Paycards
AK	Voluntary	No law	NB	Voluntary	Voluntary; employees choose bank; get free access to full pay
AR	Voluntary; employees opt out in writing	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
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	ND	Voluntary	Voluntary; employees incur no fees
CA	Voluntary; employees pick in-state bank	Voluntary; employees get 1 free transaction	NH	Voluntary; employees incur no fees	Voluntary; employees get 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	No law	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	No law	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	No law
IA	May be mandatory for new hires, employees incur no bank charges; otherwise voluntary	Voluntary; employees get free access to full pay	RI	Voluntary	No law
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 amusement facility employees and all new hires
MA	Voluntary; employee picks 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	No law
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			