

www.npccny.org

NONPROFIT

Coordinating Committee of New York

If you have any questions about starting a TransitChek Program for your organization, please contact **Larissa Lazaro**, NPCC's TransitChek Account Executive at **212.329.2017** or by emailing **llazaro@transitcenter.com**.



Helping your benefit program go the extra mile.



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TRANSITCHEK®

Everyone Benefits




In the beginning...

Created back in 1986, TransitCenter was the originator of the nation's first commuter benefit program, and the leading provider of commuter benefits to businesses nationwide. Our President, Larry Filler, was instrumental in establishing the tax legislation that makes commuter benefits possible. Since then, we have worked to expand and improve our offerings, as well as expand the tax law.

Our original motivation was to make commuting more attractive for commuters who use transit in an effort to reduce traffic, clean the air and improve the quality of life.

Today, that mission is more important than ever. And our dedication to making commuter benefits available to the largest number of people has never been greater.



TransitCenter is proud to partner with the Nonprofit Coordinating Committee of New York – helping NPCC members and their employees save money on commuting costs while encouraging more people to use transit, reduce traffic and improve the quality of life for everyone.

www.transitcenter.com

**THE EXPERT SOURCE
FOR TAX-FREE
COMMUTER BENEFITS
PROGRAMS.**

At a Glance

- TransitCenter created commuter benefits
- We guarantee savings for your employees
- We also guarantee savings on payroll taxes for you
- Multiple plans
- National coverage
- Employees can enroll online
- Benefits can be sent directly to employees' homes
- Exclusive payment cards for transit and commuter parking
- Dedicated account and customer service teams

TRANSITCHEK[®]
Everyone Benefits



**Focused.
Dedicated.
Specialized.**

Service is critical to a successful business relationship. As specialists in the industry, our Account Executives have deep knowledge of commuter benefit programs, as well as in implementation and administration. This expertise makes them better equipped and more responsive in addressing your specific needs and requests.

BENEFITS OF TRANSITCHEK

■ Easy Enrollment

Employees can enroll online or via our toll-free enrollment number with our TransitChek Premium Program. Or employers can download a TransitChek order form to enroll in our TransitChek Basic Program.

■ Effortless Distribution

Depending on the program you choose, benefits are mailed directly to employees' homes or distributed at your place of business.

■ Over 20 Years of Experience

More companies rely on TransitChek for quality products, innovation and superior account management.



Discover the benefit program that benefits everyone.

With commuter benefits from TransitCenter, you save in three ways:

- **SAVE YOUR COMPANY MONEY**
by reducing payroll taxes every pay period of every year.
- **SAVE YOUR EMPLOYEES MONEY**
every single time they commute.
- **SAVE THE ENVIRONMENT**
by encouraging more people to use mass transit — which means fewer cars on the road.

EMPLOYERS CAN SAVE	EMPLOYEES CAN SAVE
An average of \$420 per year, per employee on payroll taxes*	Up to \$1,900 or more per year**

SAVE ON TAXES.

Commuter benefits work by lowering taxes for both employees and employers. Employees have their commuting costs (up to \$230 per month for transit and \$230 per month for commuter parking) taken from their tax-free salary — thus lowering their taxable income. And because employees' taxable income is reduced, your payroll taxes are also reduced.

This IRS-approved tax-free benefit guarantees to save money for you and your employees every pay period of every year. For as long as you're in the program.

* Estimate based on one enrolled employee taking the maximum pretax contribution of \$230/month for transit and \$230/month for commuter parking over the course of 12 months. Savings based on 2009 Federal Income Tax and payroll tax rates.

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

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Big. Small. Or anything in between.

Whether you're a small business in New York City, or a company with offices across the country — we have a product that is right for your organization.

Our programs are designed to meet your every need and disposition. No one-size-fits-all. We invented commuter benefit programs and today we continue to bring new products and innovation to the industry.

HERE ARE THE PRODUCT CHOICES AVAILABLE TO YOU AND YOUR EMPLOYEES:



TransitChek QuickPay® Card

The TransitChek QuickPay Card, a prepaid Visa® card, enables your employees to use pretax and post-tax deductions to pay for transit and commuter parking wherever Visa debit cards are accepted. There are no annual or transaction fees. Cards are issued for a three year period and will be mailed directly to your employees' home.



Premium TransitChek® MetroCard®

An annual MetroCard® for commuters using MTA NYC Transit subway and local bus, MTA Long Island Bus, MTA Staten Island Railway, MTA Bus local service and other MetroCard-equipped local services. It's the only MetroCard that gives your employees unlimited rides 24 hours-a-day, 7 days-a-week, 365 days-a-year.

Each month, you deduct the cost of the card from your employees' salary before taxes, to keep their annual Premium TransitChek MetroCard active. The Card will be mailed directly to their home and is good for one year of unlimited local bus and subway rides. Employees never have to worry about lost cards since replacement cards are provided to ensure continuation of their benefit. The Premium TransitChek MetroCard is available exclusively through TransitCenter.



TransitChek Card®

The TransitChek Card, a prepaid Visa® card is specifically designed for commuter benefits. Preloaded with tax-free dollars, the TransitChek Card is accepted at MetroCard® and ticket vending machines to purchase transit tickets or passes wherever Visa debit cards are accepted. The TransitChek Card has many great features, is convenient and easy to use. The TransitChek Card comes in a wide variety of denominations, providing enhanced flexibility for employees.

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



TransitChek® MetroCard®

7-day, 14-day and 30-day TransitChek® MetroCard® are unlimited ride Cards that can be used on MTA NYC Transit subway and local bus, MTA Bus local service, MTA Long Island Bus, MTA Staten Island Railway and other MetroCard-equipped buses for local service. The more employees use their Cards, the more they save.

7-Day Express Bus Plus TransitChek® MetroCard®

Offers unlimited express bus, local bus, and subway rides until midnight, 7 days from first use.

Bonus Value TransitChek® MetroCard®

Bonus Value TransitChek MetroCard gives employees an additional 15% value and are available in denominations of \$24.35 (14 trips), \$31.30 (18 trips), \$40 (23 trips).



TransitChek® Vouchers

TransitChek Vouchers are a good choice for employees using commuter rail services, suburban bus services, ferries and those participating in ticket-by-mail programs.

Paratransit Benefit

TransitCenter offers specifically designed transit tickets that can be used for individual rides on paratransit services.



TransitChek CashBack®

Reimbursement services for those locations that don't accept credit or debit cards for payment. TransitChek Cashback service ensures that all commuter parking and transit expenses are fully substantiated as required by the IRS.

	TransitChek® Basic	TransitChek® Premium
SERVICE AREA	Greater NY Metro	Greater NY Metro and Nationwide
DISTRIBUTION	Employer	Mailed directly to employees by TransitCenter
ENROLLMENT	With a TransitChek Order Form	Online or via telephone by employee
PRODUCTS	TransitChek® MetroCard®: 7-day, 14-day & 30-day Unlimited Ride Card 7-day Express Bus Plus Card Bonus Value Card TransitChek® Card, a prepaid Visa® card TransitChek® Vouchers	TransitChek QuickPay® Card, a prepaid Visa® card TransitChek CashBack® TransitChek® Vouchers Premium TransitChek® MetroCard® (for NYC only)
TAX SAVINGS FOR	Mass transit	Mass transit and commuter parking
DEDUCTIONS	Tax-free deductions through your company payroll systems	Automatic pretax and post-tax deductions through your company payroll systems

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