



# Direct Deposit and Your Credit Union

**A**mericans who enroll for federal government benefit payments—including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board—on or after May 1, 2011 will receive them **only by direct deposit** (or the government's Direct Express Debit MasterCard program).

Any person that now receives paper checks for government benefit payments will be switched to direct deposit or the government debit card by March 1, 2013.

If you as a beneficiary do not **specify direct deposit** into your credit union, you will automatically be enrolled in the government debit card program.

There are many good reasons for you to use direct deposit services. Here are just three:

**SAFE:** It lessens your chances of becoming a fraud victim.

**EASY:** You don't have to take any action—on the scheduled day the payment is sent electronically to your account.

**FAST:** Your money is in the credit union and immediately available to you.

Take action today and learn how easy it is to arrange for direct deposit.

## ELECTRONIC BENEFIT PAYMENTS

If you apply for benefits on or after May 1, 2011 then you must choose an electronic payment option at the time you sign up for your benefits. If you wish to direct your money into your credit union account, you will want to have the following information on hand at the time you apply for your benefits.

You will need three pieces of information to arrange direct deposit: **your bank routing number** and **your account number** (see graphic) and **account type** (checking or saving).

JOHN Q. PUBLIC  
123 MAIN STREET  
ANYTOWN, USA

DATE

PAY TO THE ORDER OF \$

DOLLARS

FOR MP

| : 999999999 | : 111111111111111 | :

BANK ROUTING NUMBER (9 digit number)

INDIVIDUAL'S ACCOUNT NUMBER

If you are currently receiving benefit payments by paper check: You must switch to electronic payments before the March 1, 2013 deadline. Switching from checks to direct deposit is fast, easy and free at [www.GoDirect.org](http://www.GoDirect.org), by calling the U.S. Treasury Processing Center's toll-free helpline at 1 (800) 333-1795, or by calling your credit union.

