



Federal Benefit Payments Are Going All-Electronic

The U.S. Department of the Treasury now requires all federal benefit and nontax payments to be paid electronically. People applying for Social Security, Veterans benefits or other federal benefits on or after **May 1, 2011**, will receive their payments electronically starting with their first payment. People currently receiving federal benefit checks will need to switch to an electronic payment option by **March 1, 2013**.

Source: U.S. Department of the Treasury, Financial Management Service

Those who do not choose an electronic payment option at the time they apply for federal benefits or those who do not switch by the deadline will receive their benefit payments via the **Direct Express® Debit MasterCard®** card, so they will not experience any interruption in payment. People who are already receiving benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

Having federal benefits paid electronically by **direct deposit** into the bank or credit union account of one's choice or into a **Direct Express®** card account is safer, faster and more reliable than receiving paper benefit checks. In 2010, more than 540,000 Treasury-issued checks were reported lost or stolen, and had to be reissued.

With **direct deposit**, the Treasury Department sends an electronic message to one's bank or credit union account on the usual payment day with the exact amount of the benefit payment from Social Security, VA or other federal agency. People don't have to worry about their money being stolen out of their mailbox and there's no need to make a trip to cash or deposit a check. Plus, it's better for the environment and saves taxpayer dollars.

How Our Organization Can Help

The **Go Direct®** campaign makes it easy for our organization to help pre-retirees and others get their federal benefits paid electronically.

Here's what you can do:

- Display **Go Direct** campaign and **Direct Express®** card materials in your lobby.
- Link to www.GoDirect.org from your website.
- Help people who are about to apply for federal benefits be ready to choose **direct deposit** or the **Direct Express®** card at enrollment time and understand what information they should have on-hand when signing up.
- Actively encourage the people you serve who currently get federal benefit checks to make the switch to electronic payments today, so they can beat the last-minute rush to sign up before the deadline.



The **Go Direct®** campaign is sponsored by the U.S. Department of the Treasury and Federal Reserve Banks. The **Direct Express®** logo, **Go Direct®** and **Direct Express®** are registered service marks, and the **Go DirectSM** logo is a service mark, of the U.S. Department of the Treasury, Financial Management Service (used with permission). The **Direct Express®** Debit MasterCard® card is issued by Comerica Bank, pursuant to a license by MasterCard International Incorporated. MasterCard® and the MasterCard® Brand Mark are registered trademarks of MasterCard International Incorporated.



Don't Wait – Spread the Word that Signing up for Electronic Payments is Easy!

- **Have a bank or credit union account?** Sign up for **direct deposit**. Your money goes straight into your checking or savings account each month, so you can count on it being there on time, every time. It's easy. Visit your local financial institution, sign up online at www.GoDirect.org, or call the U.S. Treasury Processing Center at (800) 333-1795.
- **Prefer a prepaid debit card?** The **Direct Express**® card is a Treasury-recommended prepaid debit card that provides another safe, low-cost way to get your federal benefit payments. Your money will be posted to your FDIC-insured **Direct Express**® card account each month, so you can access your money immediately on payment day. There are no sign-up fees, monthly fees or overdraft charges. Some fees for optional services may apply. *No bank account or credit check is required.*

To get your benefit payments through **direct deposit**, here's what you'll need to have when you sign up:

- The type of account you have (checking or savings)
- Your financial institution's nine-digit routing transit number that often comes before your account number at the bottom of your checks*
- Your checking or savings account number*

**This information is often on your personal checks.*

If you prefer the **Direct Express**® card, you can:

- Notify the federal agency, such as the Social Security Administration or Veterans Affairs, of your choice to receive your benefit payments on the card.
- Visit www.GoDirect.org or call (800) 333-1795.

Once approved, you'll receive your card in the mail along with a cardholder information packet explaining how to use the card.

For more information, visit www.GoDirect.org.

The Greater Pittsburgh Chamber of Commerce encourages you to visit the Partners section of www.GoDirect.org, or call your campaign representative Michelle Kloempken at (312) 988-2035 for more information. Get involved – share information about this new federal rule and help people sign up for **direct deposit** or the **Direct Express**® card today!



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