



External News Briefs for Community-Based Organizations
For newsletters, websites or other communication channels

All Federal Benefits Will Be Paid Electronically

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

The U.S. Department of the Treasury soon will pay all federal benefit and nontax payments electronically. If you're applying for federal benefits, like Social Security or Veterans Affairs benefits, you must choose an electronic payment method at the time you apply for your benefit. If you are currently receiving federal benefit checks, you must switch to electronic payments by **March 1, 2013**.

- **Have a bank or credit union account?** Sign up for **direct deposit** to have your benefit payments go straight into your checking or savings account. You can count on your money being there on time, every time.
- **Prefer a prepaid debit card?** The **Direct Express**[®] Debit MasterCard[®] card provides another safe, low-cost alternative to paper checks for federal benefit payments. Funds on the **Direct Express**[®] card are FDIC-insured (up to the legal limit). Cardholders can make retail purchases, pay bills and get cash back. No bank account or credit check is required. There are no sign-up fees, monthly fees or overdraft charges. Some fees for optional services may apply.

If you do not choose an electronic payment option by **March 1, 2013**, or at the time you apply for federal benefits, you will receive your payments via the **Direct Express**[®] card so you will not experience any interruption in payment.

If you already receive federal benefit payments electronically, you do not need to take action. You will continue to receive your payment as usual on your payment date.

To sign up or learn more, visit www.GoDirect.org or call (800) 333-1795.

[Social Security/Federal benefit] payments to be paid electronically

[Retiring soon?/Applying for federal benefits soon?] You will receive your [Social Security/federal benefit] payments electronically from day one. Getting your money via **direct deposit** to your bank or credit union account [or the **Direct Express**[®] Debit MasterCard[®] card account] is safe, easy and reliable. To sign up for **direct deposit** when you apply for benefits, have these three items on hand: your financial institution's routing transit number, your account type (checking or savings) and your account number. For more information, visit www.GoDirect.org.

Add direct deposit to your retirement checklist

[July is National Retirement Planning Month.] As you get ready to retire, you should know that you will receive your Social Security payments electronically. Be ready when you apply for





benefits to sign up for one of the two electronic payment options recommended by the U.S. Department of the Treasury. It's easy. For **direct deposit**, have these three items on hand: your financial institution's routing number, account type (checking or savings) and account number. If you don't have a bank account or prefer a prepaid debit card, sign up for the **Direct Express**[®] Debit MasterCard[®] card. For more information, visit www.GoDirect.org.

Protect your federal benefit payments

Did you know that more than 540,000 Social Security and Supplemental Security Income checks were reported lost or stolen last year? Switch from paper checks to **direct deposit** or the **Direct Express**[®] Debit MasterCard[®] card for your federal benefit payments. Getting your money electronically eliminates the risk of lost or stolen checks and helps protect you from financial crimes. You must make the switch to electronic payments by March 1, 2013. It's easy. Visit the U.S. Department of the Treasury's **Go Direct**[®] campaign website at www.GoDirect.org or call toll-free (800) 333-1795.

Get your federal benefit payments the convenient way

Nearly 1.3 million people report problems with paper checks to the U.S. Department of the Treasury each year. Eliminate the problems associated with paper checks by signing up for electronic payments of federal benefits and enjoy the convenience of knowing your money is there when you need it. If you are getting ready to apply for a federal benefit, you will receive your payments electronically from the start. If you already receive a federal benefit payment by paper check, you must switch to **direct deposit** or to the **Direct Express**[®] Debit MasterCard[®] card by March 1, 2013. Switching to electronic payments is easy. Visit the Treasury Department's **Go Direct**[®] campaign website at www.GoDirect.org or call toll-free (800) 333-1795.

