



## Federal Benefit Payments Are Going All-Electronic

*Help Community Members Get Their Benefits Electronically, Before the Official Deadline!*

The U.S. Department of the Treasury recently announced a new rule requiring all federal benefit and nontax payments to be paid electronically. Anyone 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. Anyone currently receiving federal benefit checks will need to switch to an electronic payment option by **March 1, 2013**. People already receiving benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

Benefit recipients can choose to receive their payments by **direct deposit** to a bank or credit union account of their choice or to a **Direct Express**<sup>®</sup> Debit MasterCard<sup>®</sup> card account. 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**<sup>®</sup> card, so they will not experience any interruption in payment.

This new requirement will ensure that senior citizens, people with disabilities, veterans and others will receive their money in a faster, safer and more reliable way than paper checks. Plus, electronic payments save taxpayer dollars and are better for the environment.

As a trusted community resource, you can help the people you serve learn about the important changes to how federal benefit payments are delivered, so that everyone takes action before the deadline. You can prepare people who will be applying for Social Security, Veterans and other federal benefits soon go direct from the day they apply for the benefits. And you can urge those currently getting paper federal benefit checks not to delay in making the switch to **direct deposit** or the **Direct Express**<sup>®</sup> card. That way, you can help ensure they immediately gain the security and convenience of electronic payments, while avoiding a last-minute rush to sign up. Your support demonstrates your organization's ongoing commitment to the financial safety and health of your community.

### Help Your Community Members Take Action Today!

- ✓ **Have a bank or credit union account?** The U.S. Treasury Processing Center's toll-free helpline and website give Americans who have checking or savings accounts a fast, easy way to switch. With **direct deposit**, the Treasury Department sends an electronic message to your bank or credit union account on your usual payment day with the exact amount of your benefit payment from Social Security, VA or other federal agency. The money goes straight into the recipient's account each month – on time, every time. To sign up, people can go to [www.GoDirect.org](http://www.GoDirect.org), call (800) 333-1795, or visit their local bank or credit union.
- ✓ **Prefer a prepaid debit card?** The **Direct Express**<sup>®</sup> card is an FDIC-insured prepaid debit card that provides a safe, low-cost alternative to paper checks for federal benefit payments. Cardholders can make retail purchases, pay bills and get cash back. No bank account or credit check is required. To sign up for the card, or to learn about its fees and features, people can go to [www.GoDirect.org](http://www.GoDirect.org), call (800) 333-1795, or contact their local Social Security, Veterans Affairs or other federal agency office.

## Who Can Help?

Organizations that work with senior citizens, people with disabilities and veterans, including:

- ✓ Financial institutions
- ✓ Elected officials
- ✓ Government agencies
- ✓ Community organizations

## Free Materials

The **Go Direct**<sup>®</sup> campaign provides free materials your organization can use easily in existing programs and activities, including:

- ✓ **Fliers and posters** – Display these materials in your organization’s facilities and hand them out at events.
- ✓ **Newsletter copy** – Publish an article about the deadline for choosing **direct deposit** or the **Direct Express**<sup>®</sup> card in your newsletters or other communication vehicles.
- ✓ **Web banner** – Post this colorful graphic on your organization’s website and link back to the **Go Direct** campaign website ([www.GoDirect.org](http://www.GoDirect.org)).
- ✓ **Brief tips** – Share these short messages about electronic payments in your newsletter, website or social media sites.

## For More Information

To learn more about the **Go Direct** campaign, contact a representative at (952) 346-6055 or [GoDirect@webershandwick.com](mailto:GoDirect@webershandwick.com). Or, visit [www.GoDirect.org](http://www.GoDirect.org).

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### About the **Go Direct**<sup>®</sup> campaign

The **Go Direct**<sup>®</sup> national public education campaign informs Americans of the U.S. Department of the Treasury’s move to make all federal benefit payments electronic. The campaign provides Americans with the tools and resources they need to sign up for, or transition to, electronic payment options for Social Security, Veterans benefits, or other federal benefits. The campaign reaches current check recipients as well as people who will be applying for federal benefits soon.

### About the **Direct Express**<sup>®</sup> card

The **Direct Express**<sup>®</sup> Debit MasterCard<sup>®</sup> card is a prepaid debit card for federal benefit payments. Cardholders can make retail purchases, pay bills and get cash back at thousands of locations nationwide. Most services are free. There are fees for a limited number of optional transactions and services. Sign-up is free and no bank account is required.

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

