

"Having to deal with my paycheck just slows me down."



When the work day is done, you still have plenty to do. And on payday, there's not always time to get to your financial institution to deposit or cash your paycheck. That's why you should be using Direct Deposit, the safer, faster, smarter way to get paid! Your pay can't be lost or stolen. You'll have instant access to your money—no more waiting and worrying whether your paycheck has cleared when you need to pay your bills. Only you can access your account. And even if you can't get to your bank or credit union on payday, your money will be there.

 *Direct Deposit*
Simple Safe Secure


For more information visit
www.directdeposit.org

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"We don't spend our lunch hour waiting in line."



There are only so many hours in the day.
Why waste one?

 *Direct Deposit*

Safety

Direct Deposit is safer than a paycheck because your pay is automatically deposited into your account. More than four million paychecks are lost or stolen each year, but this will never happen to you with Direct Deposit.

Privacy

Direct Deposit is one of the most confidential methods of processing your pay.

Convenience

You don't have to spend valuable time cashing or depositing your paycheck because Direct Deposit does it for you! No matter where you are on payday—traveling on business, on vacation or out sick, your pay will be in your account, immediately available for your needs. Finally, because your pay is deposited as cash, it may begin earning interest right away if placed in an interest-bearing account.

Reliability

With Direct Deposit, you can be sure your pay is deposited into your account on time, correctly and confidentially.

Financial Control

With Direct Deposit, you can have your entire pay deposited into one account. Or, you may be able to split your pay among several accounts, making it easy to automatically set aside funds for saving, expenses and any other financial goal. You may also change your financial institution, or designate a different account or accounts, at any time.

Q "What are the advantages of using Direct Deposit?"

A Direct Deposit is SAFER: No more lost or stolen checks. Your pay goes directly into your account, which only you can access. SMARTER: No more waiting in long teller lines to cash or deposit your check.

Q "If I no longer get a paycheck, how will I know if I've really been paid?"

A With Direct Deposit, you still get a paystub documenting your gross and net pay along with your withholding and other deductions. Your monthly financial institution statement also provides a record of deposits to your account. Chances are, your bank or credit union also has a 24-hour customer service phone number that you can call to check your account balance.

Q "What types of payments can be direct deposited?"

A Any ongoing regularly scheduled payment is a good candidate for Direct Deposit. In addition to company salary, travel and entertainment reimbursement, retirement benefits and many government payments may qualify.

Q "I don't trust all this new technology. How do I know Direct Deposit really works?"

A Millions of people have used Direct Deposit since 1974. Currently, sixty-one percent of consumers enjoy the safety, convenience and reliability of Direct Deposit.

"Wait in line? Not me. My pay is automatically deposited every payday. No special trips or waiting in line. Now that's a story I can brag about!"



Q "How can I control where my money goes if I don't get a paycheck?"

A Direct Deposit gives you complete control. You designate the financial institution(s) and the account(s), and, presto! Your pay is deposited directly into your account. Some employers allow Direct Deposit to several different accounts.

Q "Is Direct Deposit hard to set up?"

A Enrolling in Direct Deposit is easy! If your company offers Direct Deposit, your human resources department can provide you with a simple form to complete, and can answer any questions. If they don't offer Direct Deposit, share this brochure with them and ask them why!