

Get paid—automatically—without going to the bank.

You love those paychecks. Constant treks to the bank, getting stuck in traffic and waiting in line—not so much. You're already behind schedule, plus you might be without those funds for days if you're sick or out-of-town.

Why not have your pay deposited electronically into your checking or savings account? You can even split it into separate accounts to set aside funds for vacation, education or emergencies. One simple form and you can skip those sprints to the bank.

Why use direct deposit?

Faster access to funds: Get immediate access to funds on payday since there's no check to clear. Plus, have the opportunity for higher interest accrual.

Save time: No more racing to the bank, sitting in traffic jams or standing in long teller lines. Your pay is deposited automatically.

Reduce risk: Nearly 85% of identity theft starts with someone seeing your personal information on paper. Since direct deposit transfers the money electronically, there's no risk of a lost or stolen check. Up to nine people may handle a check compared to just one or two for an electronic transaction.

Save money: Per NACHA, those who use direct deposit save up to \$90 more per month. It's easy to split your pay so a portion gets set aside for education, emergencies or special purchases.

Peace of mind: Get paid on time, every time—even when you're traveling, sick or on vacation.

Keep control: Financial planners recommend direct deposit as one way to gain control of your finances. You choose what percentage goes into which accounts so you know exactly where your funds are going without all the work.

Go green: If 300 people who get paid every two weeks switched to direct deposit, the annual savings would be equivalent to not driving 1,231 miles, 15 trees planted and grown for 10 years, and 151 square feet of preserved forest.

Signing up for direct deposit is as easy as 1-2-3.

1. Complete the authorization form.
2. Submit the authorization form along with a voided check.
3. Confirm with pay stub and online accounts (if applicable).



**Get paid without the hassle.
Sign up for direct deposit today.**

Direct Deposit FAQs

What is Direct Deposit?

Your employer sends your pay directly to your checking or savings accounts rather than issuing a paper check. Even when you are traveling, sick or on vacation you get paid on time.

How does Direct Deposit work?

You complete an authorization form provided by your employer that gives them your consent to automatically deposit your pay into the account(s) you designate. You provide account and routing numbers and what percentage you want deposited in each account. The funds get deposited automatically.

Can I divide my pay into more than one account?

Yes. This is easy to do, and a 2006 survey by NACHA showed those who use Direct Deposit save up to \$90 more per month than those who use another method to save.

How will I know it's been deposited and keep track?

Most employers provide an electronic and/or paper stuff that shows how much was deposited on what date. You can also confirm it by checking your bank account online if you use online banking.

Is my information secure?

Absolutely, In fact, your privacy increases with Direct Deposit. Nearly 85% of identify theft starts with someone seeing your personal information on a paper check, billing or bank account statement. Since Direct Deposit transfers the money electronically, there's no risk of the check getting lost or stolen in the mail and it passes through fewer hands.

What if I don't have a bank account?

Payroll stored value cards are a great alternative. The funds are loaded onto the card and you access your money using it as an ATM or debit card.

How do I sign up?

Contact us to get your authorization form. Complete and return the form indicating the accounts and what percentage you want deposited into each account.

