

Now you can choose a safer way to receive your Federal payment.

Important information for anyone who receives one of these Federal Government payments:

- **Social Security**
- **Supplemental Security Income (SSI)**
- **Veterans Benefits**
- **Civil Service Payments**
- **Military Retirement Payments**
- **Railroad Retirement Payments**

Why cash your Federal payment check and carry around all your money? Why worry about your check getting lost or stolen before you even have a chance to cash it?

Now, there are safer and easier ways to get your payment. Your payment can go right to your account at a bank, savings and loan, or credit union. If you don't have a checking or savings account, you can have your payment deposited to a special, new account called an ETASM. With Direct Deposit, the government will deposit your payment *automatically* to your checking or savings account, or to your ETA.

You can enjoy the peace-of-mind of knowing your money is safe until you — and only you — need to use it. Your payment will always be in your account on time. You can take your money out the same day it gets to

your account. Or you can take out just enough money to buy food or pay bills. The rest of your money will remain safe in your account for you to use all month long. Your bank, savings and loan, or credit union will tell you whether you can get your money from a teller, an Automated Teller Machine (ATM) or both. If you use ATMs at certain locations, it may cost extra. Of course, you can choose to receive your payment by check if receiving your payment through Direct Deposit or into an ETA is a problem for you.

Please read more about the choices you have for receiving your Federal payment on the other side of this flyer.

ETA

ETA stands for Electronic Transfer Account. It's a new low-cost account for people who do not have or cannot afford checking or savings accounts. The ETA was designed by the U.S. Department of the Treasury for individuals to receive their Federal payments *automatically*. You can open one at a federally insured bank, savings and loan, or credit union where you see the ETA



sign. **Call 1-888-382-3311**, toll-free, or visit our Web site on the Internet at **www.eta-find.gov** to find your nearest location. People who are deaf or hard of hearing can call **TDD: 1-877-326-5833**. Any bank, savings and loan, or credit union that offers the ETA will tell you everything you need to know about it before you sign up for one.

Direct Deposit

Direct Deposit is easy and safe. With it, your payment goes right into your checking or savings account at a bank, savings and loan, or credit union. To sign up for Direct Deposit, ask about it where you have your account.



Check

If signing up for Direct Deposit or opening an ETA is a problem for you, you can receive your payment by check.

Talk to the agency



that pays you to find out more about your choices for receiving your Federal Government payment.

Social Security

1-800-772-1213

(For Social Security and Supplemental Security Income [SSI] Payments)

Veterans Affairs

1-877-838-2778

(For Veterans Payments)

Office of Personnel Management

1-888-767-6738

(For Civil Service Salary or Retirement Payments)

Railroad Retirement Board

1-800-808-0772

(For Railroad Retirement Payments)

For the number of your local Railroad Retirement Board office

