

EXPLANATION OF EMPLOYEE PAYROLL DIRECT DEPOSIT

Your net pay may be deposited directly into a checking or savings account **OR** portions of your pay may be deposited into one other checking account or two more savings accounts. Deposits can be made at any financial institution capable of NACH (National Automated Clearing House) transactions. Your written authorization and verification of your account number(s) is required.

Complete the reverse side of this form to initiate direct deposit. Retain a copy for your records. Send your Payroll Department the original, along with a voided check for checking account(s) or a deposit slip for savings account(s) (for deposit slips, contact your financial institution for transit/routing number), for each account to be credited. If checks or deposit slips are not used with your particular type of account(s), attach confirmation from the financial institution of the transit/ABA and account numbers.

Example of the numbers at the bottom of your check/deposit slip and what they mean

:083901650:	3095598773*	0247
← Transit/ABA Number →	← Account Number →	← Check Number →

Direct deposit of your pay will not begin until a test of the funds transfer is conducted. You will continue to receive a paycheck until the first pay date after completion of a successful test.

HOW NET PAY DIRECT DEPOSIT WORKS

On payday (every other Friday), instead of receiving an actual paycheck, you will receive a printed earnings and deductions statement listing the information found on a check stub (gross pay, total deductions, and the net pay deposited in your account).

Your **total** net pay will be deposited automatically in **one** account at the financial institution of your choice, and will be available immediately on payday.

HOW PARTIAL DIRECT DEPOSIT WORKS

Partial Deposits Totaling Less Than 100% of Your Pay

Portions of your pay are deposited in one of more (up to 3) accounts with the remainder issued to you by check. The paycheck stub will indicate the amounts which have been deducted from your pay and automatically deposited into your account(s).

Partial Deposits Totaling 100% of Your Pay

100% of your pay is deposited into multiple accounts, with one or more accounts (up to 3) receiving specified amounts and another account receiving the remainder.

The **specified** amount(s) and the account(s) into which they are to be deposited must be indicated in the 'Partial Deposit-Checking' and/or Partial Deposit-Savings' sections (up to 3 accounts (1 checking, 2 savings) may be selected). **The 'Net Pay Deposit' section must be completed for the checking or savings account which is to receive the remainder of your pay.**

Example of Partial Direct Deposit for total pay of \$1,000 being deposited into **maximum** number of accounts:

NET PAY DEPOSIT	<input checked="" type="checkbox"/>	(1 or 3) I wish to have my net pay deposited into the account below									
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Depository Name BANK GHI</td> <td style="width: 25%;">Branch WEST</td> <td style="width: 25%;">Phone Number 555-5555</td> <td style="width: 25%;">Account Type <input type="checkbox"/> CHECKING <input checked="" type="checkbox"/> SAVINGS</td> </tr> <tr> <td>Depository Address ANYWHERE, USA</td> <td>Transit/ABA Number (See reverse) 018192021</td> <td>Account Number 0111122223</td> <td></td> </tr> </table>	Depository Name BANK GHI	Branch WEST	Phone Number 555-5555	Account Type <input type="checkbox"/> CHECKING <input checked="" type="checkbox"/> SAVINGS	Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 018192021	Account Number 0111122223		← \$550.00 will be deposited into this savings account
Depository Name BANK GHI	Branch WEST	Phone Number 555-5555	Account Type <input type="checkbox"/> CHECKING <input checked="" type="checkbox"/> SAVINGS								
Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 018192021	Account Number 0111122223									
		-OR-									
PARTIAL DEPOSIT-CHECKING		(3) I wish to have \$ 250.00 directly deposited into the checking account below									
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Depository Name BANK ABC</td> <td style="width: 25%;">Branch NORTH</td> <td style="width: 25%;">Phone Number 555-1111</td> <td style="width: 25%;">Account Number 012345678</td> </tr> <tr> <td>Depository Address ANYWHERE, USA</td> <td>Transit/ABA Number (See reverse) 012345678</td> <td>Account Number 012345678</td> <td></td> </tr> </table>	Depository Name BANK ABC	Branch NORTH	Phone Number 555-1111	Account Number 012345678	Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 012345678	Account Number 012345678		NOTE: If you elect a partial deduction which exceeds the amount of your pay, nothing will be withheld.
Depository Name BANK ABC	Branch NORTH	Phone Number 555-1111	Account Number 012345678								
Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 012345678	Account Number 012345678									
PARTIAL DEPOSIT-SAVINGS		(2) I wish to have \$ 100.00 directly deposited into the savings account below									
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Depository Name BANK ABC</td> <td style="width: 25%;">Branch NORTH</td> <td style="width: 25%;">Phone Number 555-1111</td> <td style="width: 25%;">Account Number 9876543210</td> </tr> <tr> <td>Depository Address ANYWHERE, USA</td> <td>Transit/ABA Number (See reverse) 012345678</td> <td>Account Number 9876543210</td> <td></td> </tr> </table>	Depository Name BANK ABC	Branch NORTH	Phone Number 555-1111	Account Number 9876543210	Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 012345678	Account Number 9876543210		
Depository Name BANK ABC	Branch NORTH	Phone Number 555-1111	Account Number 9876543210								
Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 012345678	Account Number 9876543210									
		(5) I wish to have \$ 100.00 directly deposited into the savings account below									
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Depository Name BANK DEF</td> <td style="width: 25%;">Branch EAST</td> <td style="width: 25%;">Phone Number 555-3333</td> <td style="width: 25%;">Account Number 0111222333</td> </tr> <tr> <td>Depository Address ANYWHERE, USA</td> <td>Transit/ABA Number (See reverse) 014151617</td> <td>Account Number 0111222333</td> <td></td> </tr> </table>	Depository Name BANK DEF	Branch EAST	Phone Number 555-3333	Account Number 0111222333	Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 014151617	Account Number 0111222333		
Depository Name BANK DEF	Branch EAST	Phone Number 555-3333	Account Number 0111222333								
Depository Address ANYWHERE, USA	Transit/ABA Number (See reverse) 014151617	Account Number 0111222333									

You will receive a printed earnings and deductions statement instead of a paycheck.

ADVANTAGES OF DIRECT DEPOSIT

- **Safety** *If your net pay is deposited, there is no actual check to be lost, stolen or cashed illegally.*
- **Convenience** *There is no need to go to a financial institution to deposit funds.*
- **Dependability** *If you are traveling, sick, or on vacation, your pay will be deposited automatically.*
- **Cost** *The service is provided free of charge to the employee.*
- **Flexibility** *Your financial institution(s) and account designation(s) may be changed at any time by completing another authorization form.*