



All Federal Benefits Will Be Paid Electronically *Don't delay: Sign up now!*

Source: U.S. Department of the Treasury, Financial Management Service

The U.S. Department of the Treasury recently announced a new rule requiring all federal benefit and nontax payments to be paid electronically. People 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. People 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.

People who do not choose an electronic payment option at the time they apply for federal benefits or who do not switch by the deadline will receive their benefit payments via the **Direct Express® Debit MasterCard®** card, so they will not experience any interruption in payment. The **Direct Express®** card is a prepaid debit card for federal benefit payments.

Getting your payment electronically is safer and more reliable than by paper check. In 2010, more than 540,000 Treasury-issued checks were reported lost or stolen. 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. You don't have to worry about your money being stolen out of your mailbox and there's no need to make a trip to cash or deposit a check. Your money is on time, every time. Plus, it's better for the environment and saves taxpayer dollars.

Applying for federal benefits soon? Go direct from day one!

If you are applying for federal benefits on or after **May 1, 2011**, you will need to get your money electronically from day one. Be ready to choose direct deposit at the time you apply for benefits. To get your money through direct deposit, here are three things you will need to know:

- ✓ The type of account you have (checking or savings)
- ✓ Your First National Bank nine-digit routing transit number that often comes before your account number at the bottom of your checks*
- ✓ Your First National Bank checking or savings account number*

**This information is often on your personal checks.*

Receiving federal benefit checks? Make the switch today.

You must switch to direct deposit by **March 1, 2013**. But why wait? Don't delay—ask for electronic payments today and start getting your money the safer, more convenient way. It's easy:

- ✓ Visit your local First National Bank branch
- ✓ Sign up online at www.GoDirect.org
- ✓ Call the Treasury Department's **Go Direct®** campaign helpline at (800) 333-1795

Have your First National Bank account information and most recent benefit check on hand.

Act now and get your money the safest, most reliable way. Sign up for direct deposit of your federal benefit payments today! For more information, visit www.GoDirect.org.



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