



Make Your Choice Today

The U.S. Department of the Treasury requires **all** federal benefit payments be made electronically.

Your Options Are:

Direct Deposit to your bank or credit union account or the **Direct Express® Debit Mastercard®** card.

Option 1 Direct Deposit



If you have a bank or credit union account, you can sign up for direct deposit. Your benefit payment will be deposited automatically to your checking or savings account.

You need to have your bank's routing number and your account information on hand when you sign-up.

Safe

Direct deposit is safer than mailing checks. Direct deposit saves beneficiaries time and gives immediate access to funds.

Quick

Your benefit payments will go automatically into your account every month. And you'll have more time to do the things you enjoy. Your money is in your account ready to use at the opening of business the day you receive your payment.

Convenient

With direct deposit, you no longer have to stand in line to cash your check when it arrives. You don't have to leave your house in bad weather or worry if you're on vacation or away from home. You don't have to pay any fees to cash your checks.

Option 2 Direct Express® Debit Mastercard® card



If you don't have a bank account and prefer a prepaid debit card, switch to the **Direct Express®** card. Your payment will be deposited automatically to your card account.

Most services are free. There is no sign-up fee and no monthly account fee. Other free services include:

- Purchases at retail locations
- Cash back with purchases
- One free ATM cash withdrawal in the U.S. with each federal deposit to your card account
- Optional deposit notification and low balance alerts by phone, email or text message
- Mobile App

There are fees for a limited number of optional transactions and services. See the fee table for optional transactions and services.

The **Direct Express®** card is:

Safe. No risk of lost or stolen checks or cash.

Easy. Money is deposited to your prepaid debit card on payment day. No waiting for the mail to arrive.

Convenient. Make purchases and pay bills anywhere Debit **Mastercard®** is accepted. Use your card to get cash at retail locations, ATMs, banks and credit unions. No fees for using the card to make purchases.

Recommended. Direct Deposit and the **Direct Express®** card are recommended by the U.S. Department of the Treasury.

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Direct Express® Debit Mastercard® card Fee Table

AS OF AUGUST 2020

Standard Free Services	
Service	Fee
Purchases at U.S. merchant locations	FREE
Cash back with purchase	FREE
Automatic deposit notification*	FREE
Automatic low balance notification*	FREE
Web account access	FREE
ATM balance inquiry	FREE
ATM denial	FREE
Customer service calls	FREE
Cash from bank tellers	FREE
Card replacement-One per year	FREE
Mobile Application - manage your Direct Express account; convenient, secure (for Android™ and Apple® devices)	FREE
ATM cash withdrawal in the U.S., including the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. Surcharge by ATM owner may apply.	One (1) free withdrawal with each deposit to your Direct Express card account**

The ONLY Fees You Can Be Charged	
Optional Service	Fee
ATM cash withdrawals after free transactions are used in U.S., including the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. Surcharge by ATM owner may apply.	\$0.85 for each withdrawal (after free transactions are used)
Direct Express® Cash Access	\$0.85 per transaction***
Monthly paper statement mailed to you	\$0.75 each month
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement	\$4.00 after (1) free each year
Expedited delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of U.S. Surcharge by ATM owner may apply.	\$3.00 plus 3% of amount withdrawn
Purchase at merchant locations outside of U.S.	3% of purchase amount

The cardholder can request this service upon receiving the debit card. **For each Federal Government deposit to your card account, we will waive the fee for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the card account. Android is a trademark of Google, Inc. Apple® is a registered trademark of Apple, Inc. Direct Express® and the Direct Express® logo are registered service marks of the U.S. Department of the Treasury, Bureau of the Fiscal Service (used with permission). ***Available at the Walmart Money Services or Walmart Customer Service Desk for stores located in the U.S. No additional Walmart fees apply. Additional authorized retailers may be offered in the future.

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Get the card then check out the Mobile App! It's FREE!

- Managing your Direct Express® card is easy.
- The mobile app provides a convenient and safe way to manage your money securely from your mobile device.

Why Electronic Payments?

- Safe**
No risk of lost or stolen checks.
- Reliable**
No severe weather delays.
- Easy**
No need to cash or deposit a check.
- Fast**
Money is accessible upon deposit to your account.

Visit the agent cashier at your local VA facility to sign up. You will be asked to complete a short form authorizing **direct deposit** to your financial institution or to your **Direct Express® Debit Mastercard®** card.

Have questions about **direct deposit** or the **Direct Express®** card?

Customer service agents are available to assist by calling **888-228-1934** or visit **www.godirect.gov**. You can also contact your paying agency, bank or credit union.

Some individuals may qualify for a waiver. To find out if it applies to you, call 877-597-3055.

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