



Make Your Choice Today

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

Two easy options offered by the Department of Veterans Affairs and the U.S. Department of the Treasury:

Direct Deposit to a 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 will need to have your account information on hand when you sign up.



Electronic Transfer Account

If you'd like direct deposit, but don't have a bank account or think you may not qualify for one, consider opening an Electronic Transfer Account (**ETA**) for direct deposit. This low-cost account was designed by the U.S. Department of the Treasury for people who get federal benefit payments.

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Fees and features of an **ETA** account include:

- Fee charges are no more than \$3.00 per month
- Federal benefit payments are protected from garnishment
- Four free withdrawals and four free balance checks are allowed each month
- You may be able to add other income to your account

Visit www.eta-find.gov/eta/ to find a provider near you.

Option 2

Direct Express® Debit MasterCard® card



If you don't have a bank account or 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

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

The **Direct Express®** card is

Safe. No risk of lost or stolen checks or cash

Easy. Money is posted on your card account on payment day. No waiting for the mail

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. The **Direct Express®** card is recommended by the U.S. Department of the Treasury

Direct Express® Debit MasterCard® card Fee Table

AS OF JANUARY 22, 2015

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 free per year)	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 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 trans-actions 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)
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 (after one free each year)	\$4.00 (after one 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 customer can request this service upon receiving the debit card.

**For each federal government deposit to your card account, Comerica Bank 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.

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 help you. Call toll free 877-597-3055 Monday – Friday, 8 a.m. to 8 p.m. Eastern.

To learn more about both options visit <https://www.godirect.org>

These payments are not eligible for enrollment online.

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



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