

Promoting direct deposit in your branches

When tellers talk about direct deposit, people listen – especially when they're cashing or depositing a Social Security check. **Go Direct**[®] helps you train tellers to discuss the benefits of direct deposit with customers or members, and then sign them up. Once tellers are on board, your branches can hold "**Go Direct Days**" the first few days of every month – when the majority of federal benefit checks are cashed or deposited. **Go Direct** posters, take-ones, table tents and "Ask me" buttons help draw attention to the topic of direct deposit.

This program can help your financial institution:

- Increase your customer or member base and enhance loyalty
- Save money by reducing operational and paper-based transaction costs
- Reduce check fraud risk
- Enhance existing marketing and public relations programs

Step 1: Train your tellers

Research shows tellers are the most trusted source of information about direct deposit among people receiving federal benefit checks. Tellers can play a critical role in motivating people to switch to direct deposit – simply by taking a moment to explain the advantages of direct deposit and then helping them enroll. **Go Direct** provides easy-to-follow materials for coaching tellers to communicate the benefits of direct deposit. Preparing tellers is as simple as including a one-page teller guide in communications to staff or sending short monthly reminders prompting tellers to encourage check recipients to sign up for direct deposit the first few days of the month, when most people cash or deposit their payments.

Go Direct offers these free teller training tools:

- **Teller Training Webinar** – A quick, comprehensive guide that can be presented during group training sessions or viewed by tellers on their own time.
- **Teller Training Summary** – A one-page summary of the Webinar.
- **Monthly Reminder Message** – A brief message to include in monthly communications to branch staff.
- **Online Enrollment Guide** – Walks tellers through setting up a user profile and enrolling federal benefit check recipients through www.GoDirect.org.
- **Introduction to Go Direct Online Enrollment CD** – A short presentation featuring a step-by-step tutorial that walks tellers and financial institution staff through the **Go Direct** Online Enrollment process.

Step 2: Promote *Go Direct* Days

Once tellers are trained on **Go Direct**, your financial institution can start hosting **Go Direct Days** each month in your branches. More than 80 percent of Social Security check recipients get their payments on the first and third of each month, and most of them cash their checks at a financial institution. Use this opportunity to display **Go Direct** posters, flyers and teller tents in your lobby or teller windows and encourage tellers to wear **Go Direct** buttons to keep the subject of direct deposit top of mind for visitors and staff alike.

Go Direct provides promotional materials to help bring **Go Direct Days** to life in your branches each month, including:

- **In-lobby materials** – Colorful and informative posters, teller tents, flyers, buttons and pens to display in your branches and offer as take-home items.
- **Statement stuffers** – A variety of electronic statement stuffer options are available to co-brand, print and send to customers and members.
- **Web banners** – A great attention-grabber to include on your Web site that customers or members can click on to visit www.GoDirect.org and learn more about **Go Direct** and direct deposit.
- **Deposit slip stickers** – Simple and easy tool for tellers to attach to deposit slips when someone deposits or cashes a federal benefit check, encouraging them to sign up for direct deposit.

To learn more about the campaign, call **(952) 346-6055** or visit **www.GoDirect.org**

About **Go Direct**[®]

Go Direct is a national campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks to motivate people who get Social Security and other federal benefits by check to switch to direct deposit – the safest, easiest payment option.