

The Power of Control

Help senior citizens and their caregivers gain more control over federal benefit payments

As Americans focus on their finances, a new nationwide survey sponsored by the U.S. Department of the Treasury reveals approximately nine out of 10 Americans believe direct deposit gives them more control over their money. Yet, millions of senior citizens and their caregivers still rely on paper checks for Social Security and other federal benefit payments, leaving their money vulnerable to delays and financial crimes. During *Older Americans Month* in May, join Treasury's campaign to encourage Americans who get federal benefit checks for themselves or a loved one to switch to a safer, easier alternative – direct deposit or the **Direct Express**[®] Debit MasterCard[®] card. In doing so, they won't have to wait or worry about their money – it's on time, every time.

Did you know?

- About 10.5 million senior citizens and others receive Social Security and Supplemental Security Income (SSI) payments by paper check on a monthly basis.
- Last year, more than 485,000 Social Security and Supplemental Security Income (SSI) checks were reported lost or stolen and had to be reissued.
- Nearly 70,000 Treasury-issued checks – totaling an estimated \$64 million – were fraudulently endorsed in 2008.

Who can help?

- Aging organizations
- Senior centers
- Police and law enforcement
- Financial institutions

Two options

- Direct deposit – Americans who have checking or savings accounts can sign up for direct deposit by calling Treasury's toll-free **Go Direct**[®] campaign helpline at (800) 333-1795, going to www.GoDirect.org or visiting their local bank or credit union.
- **Direct Express**[®] card – This Treasury-recommended prepaid debit card provides a safe, user-friendly alternative for Americans without bank accounts. To sign up, people can call toll-free at (877) 212-9991, go to www.USDirectExpress.com or visit their local Social Security office.



Take action

It's easy to include information about direct deposit, the **Go Direct** campaign and the **Direct Express** card in your existing programs for seniors:

- Create links from your Web site to www.GoDirect.org and www.USDirectExpress.com.
- Display and distribute **Go Direct** campaign and **Direct Express** card materials, including posters, fliers and table tents.
- Include information about the benefits of electronic payments in your presentations, workshops and public speaking engagements.
- Publish an article about the **Go Direct** campaign and the **Direct Express** card, including toll-free numbers and Web sites, in your newsletter or on your Web site.

Free tools

Free materials are available to help you spread the facts about these two safer, easier payment options, including:

- **PowerPoint slides** – Useful for presentations, workshops and meetings to discuss the benefits of electronic payments.
- **Newsletter copy** – Information suitable for an article highlighting ways senior citizens and caregivers can benefit by signing up for direct deposit or the **Direct Express** card.
- **Fliers and posters** – Informative materials to display in your organization's facilities and hand out at events.

For more information

To learn more about the campaign, contact a representative at **(952) 346-6055** or GoDirect@webershandwick.com, or visit www.GoDirect.org and www.USDirectExpress.com.

About the **Go Direct**® campaign

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.

About the **Direct Express**® card

The **Direct Express**® Debit MasterCard® is a prepaid debit card for Social Security and Supplemental Security Income (SSI) payments. Cardholders can make purchases, pay bills and get cash at thousands of locations nationwide. Most services are free. There are fees for a limited number of optional transactions and services. Sign-up is free and no bank account is required.



The **Go Direct**® campaign is sponsored by the U.S. Department of the Treasury and Federal Reserve Banks. The **Go Direct**® and **Direct Express**® logos, **Go Direct**® and **Direct Express**® are service marks of the U.S. Department of the Treasury, Financial Management Service (used with permission).

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