



Why strive to be a *Go Direct*[®] Champion?

Participation in the *Go Direct* Champions program gives your financial institution the opportunity to underscore your commitment to strong community service while measuring your rate of growth of direct deposit numbers (or ACH credits) for Social Security and Supplemental Security Income (SSI) with that of your peers. The benefits of direct deposit use for federal benefit payments are wide reaching and extend from your institution to your customers or members.

By participating in the *Go Direct* Champions program you can:

- Receive U.S. Department of the Treasury recognition for your achievements in direct deposit among federal benefit check recipients.
- Encourage customers or members to choose a safer, easier way to get their money.
- Cut down on time spent depositing and cashing checks.
- Reduce amount of paper used in check transactions.
- Increase your customer or member base.
- Leverage your marketing and public relations programs.
- Compare your direct deposit success rate to other financial institutions.
- Help save taxpayer dollars – it costs 93 cents more to issue a paper check than an electronic payment.

What does it take to be a *Go Direct* Champion?

Current partners of the *Go Direct* campaign – including 21 of the largest 25 banks in the country – know what it takes to increase the use of direct deposit among their customers who receive federal benefit payments. Here are a few of their “secret tips” for winning the direct deposit game.

- **Inspire Tellers** – Coach tellers to recommend direct deposit to federal benefit check recipients and then sign them up for it. Tellers should say, “I notice that you are cashing/depositing your Social Security check. I recommend you switch to direct deposit. It’s safer and easier than paper checks because your money goes directly into your account.”
- **Rewards/Competitions** – Give tellers and bankers incentives to promote direct deposit. Give a cash reward, free lunch or vacation time – whatever it takes – for each customer or member who signs up for direct deposit or stage a mini-competition among branches to see which location can enroll the most people.



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- **Cash In** – Take advantage of the captive audience. Before customers and members leave the building, make sure someone on your staff has recommended direct deposit. Enroll people quickly by calling the **Go Direct** campaign helpline at (800) 333-1795 or visiting www.GoDirect.org – it takes less than five minutes!
- **Target Artfully** – Have bankers “work the lines” to spot check recipients. Pull people out of teller lines and into an office to cash or deposit their check and then enroll them in direct deposit on the spot.
- **Share Your Enthusiasm** – During the last couple days of each month, remind tellers to promote the benefits of direct deposit on the 1st and 3rd – when most people cash or deposit their payments.
- **Have Fun** – Include a “Fun Facts” quiz about direct deposit in communications to branch staff, rewarding those who excel. You will get your message across and your tellers will enjoy learning the facts!
- **Be Selective** – Work with branch or regional managers to develop **Go Direct** campaign strategies best suited for their market. Help those where the potential for increasing numbers is the greatest. Then, work with the **Go Direct** campaign to develop an all-in-one communication kit and post it to your Intranet site for branch managers to download and implement.
- **Leave a Lasting Impression** – Order deposit slip stickers for tellers to attach to deposit slips when people cash a federal benefit check. The **Go Direct** campaign toll-free helpline and Web site address will be there when they get home, serving as a “friendly reminder” to sign up for direct deposit. It will increase the likelihood that they will!
- **Inform Customers and Members** – Incorporate short messages about the **Go Direct** campaign – including the toll-free number and Web address – in monthly statements or on your Web site, explaining how easy it is to sign up for direct deposit.
- **Take Initiative** – Only for the courageous! Change your business model by REALLY putting customers and members first. Don’t presume you know what they want in a financial institution – find out what attracts new customers and members and makes current customers and members feel important. Work collaboratively with marketing, product development and sales departments to create your new business model. Make sure to have a **Go Direct** campaign “champion” among this team – someone who believes direct deposit is an important goal for all your customers or members.

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.



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