



National Recognition for Exceptional Results

Go Direct[®] Champions, now in its fourth year, is a national program that recognizes banks and credit unions for achieving exceptional results in increasing the use of direct deposit among federal benefit check recipients. Participating financial institutions that generate the highest rate of growth of direct deposit numbers (or ACH credits) for Social Security and Supplemental Security Income (SSI) during the October 2009 through May 2010 timeframe will receive an official certificate and recognition from the U.S. Department of the Treasury.

Go Direct Champions gives financial institutions the opportunity to:

- Gain recognition from the U.S. Department of the Treasury
- Compare performance in increasing direct deposit use for Social Security payments with the results of your peers
- Be part of an industry-wide effort to increase the use of direct deposit
- Help simplify the lives of customers or members by helping them choose a safer, easier way to get their money

Go Direct Champions is open to partnering banks and credit unions with 100 or more branches.

How to participate in Go Direct Champions

Step 1: Register at www.GoDirect.org by September 30.

Step 2: Announce your participation in the competition internally to branch managers and tellers to drive participation.

Step 3: Guide tellers to encourage customers and members to switch to direct deposit for their federal benefits (see additional information on the levels of participation on the reverse side).

Step 4: The **Go Direct** campaign will track your increase in Social Security and Supplemental Security Income (SSI) ACH payments. Results for individual institutions will be compared to the average growth rate of financial institutions of similar size and will be reported individually to each participating institution.

Recognition

The number of branches a participant has will determine tier placement (or position). The top three performers in each tier will receive an award and official recognition as a **Go Direct** Champion by Treasury. Financial institutions that exceed the average growth rate in their peer group will also be recognized.

Winners will be chosen based on performance, but the campaign will also consider a financial institution's level of campaign participation when determining a Champions winner.



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Levels of participation

Financial institutions have helped the **Go Direct** campaign sign up more than 3 million federal benefit check recipients for direct deposit. The **Go Direct** campaign suggests the following three levels of participation.

Level 1 (Basic Participation)

- **Prepare tellers** – Coach tellers to encourage customers or members receiving Social Security, Supplemental Security Income (SSI) and other federal benefit checks to sign up for direct deposit, especially during the first few days of the month, when most people cash or deposit their payments.
- **Web banners** – Post a **Go Direct** campaign banner that links to www.GoDirect.org on your Web site.
- **In-branch materials** – Display free **Go Direct** campaign materials – such as posters and fliers – in your branches and put a **Go Direct** campaign sticker on deposit slips of customers or members not ready to make the switch on the spot.

Level 2 (Enhanced Participation – In Addition to Level One)

- **Statement message** – Include a message about the **Go Direct** campaign and the benefits of direct deposit in monthly statements.
- **Financial education** – Include **Go Direct** campaign information in your financial literacy efforts, including seminars, presentations and workshops.
- **Go Direct branch communication kit** – Distribute a customized communication kit to branch managers to encourage tellers and staff to communicate the importance of direct deposit to customers or members.

Level 3 (Superior Participation – In Addition to Levels One and Two)

- **Statement stuffers** – Co-brand and print **Go Direct** campaign statement stuffers to send to customers and members.
- **Teller/branch incentive** – Create an incentive program for tellers and staff – give them a small financial reward, free lunch or vacation time for each customer or member they enroll in direct deposit. Or, stage a mini competition among branches to see which location can enroll the most people.
- **Community participation** – Collaborate with a non-profit or retirement home to bring the **Go Direct** campaign message directly to senior citizens. Or, volunteer in a free tax preparation coalition or site in or near the communities you serve.

To learn more about **Go Direct** Champions or other programs, call (952) 346-6055 or visit www.GoDirect.org.

The **Go Direct** campaign reserves the right to terminate the Champions program, disqualify an ineligible participant, or adjust the Champions program rules or program period, without prior notice, in the event of unforeseen circumstances, including any circumstances that affect the **Go Direct** campaign's tracking of ACH payments for financial institutions. All decisions of the **Go Direct** campaign are final.



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