



## Why strive to be a *Go Direct*<sup>®</sup> 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 promoting 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 20 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.”
- **Reward with Recognition** – Give tellers and bankers incentives to promote direct deposit. Use recognition by a high-ranking person in your financial institution to convey the star quality of employees who sign up the most customers or members for direct deposit. Or, stage a mini-competition among branches and recognize the location that enrolls the most people.



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- **Be Innovative** – Refresh your financial institution's direct deposit programs with innovative ideas (e.g. stage mini competitions among branches, distribute the “fun facts” quiz to tellers) and make sure you have a “**Go Direct** Champion” on the staff in each branch.
- **Mind the Metrics** – Post direct deposit conversions achieved by each of your financial institution's branches on a monthly basis. This helps create a friendly competition among branches.
- **Cash In** – Take advantage of the captive audience. Before customers and members leave the building, make sure someone on your staff recommends direct deposit. Enroll people quickly by calling the **Go Direct** campaign helpline at (800) 333-1795 or visiting [www.GoDirect.org](http://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.
- **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!
- **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.

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## About the **Go Direct**<sup>®</sup> 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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