



Help Your Community Members Be Smart With Their Money

Encourage the use of electronic payments for federal benefits

Making smart financial decisions is important to a person's overall well-being. Yet, too many Americans continue to receive their Social Security and other federal benefit payments by paper check, which can be vulnerable to delivery delays, loss and even theft. In 2009 alone, the U.S. Department of the Treasury received nearly 1.3 million inquiries about paper check-related problems.

During Financial Literacy Month in April, make a commitment to help federal benefit check recipients in your community take a simple, smart step to protect their money and improve their financial health. Join the Treasury Department's campaign to encourage the use of electronic payments. Getting federal benefits electronically is **safer**, **easier** and gives people **more control** over their money than paper checks.

Two safe, easy alternatives to paper checks

- **Direct deposit** – The Treasury Department's toll-free **Go Direct**[®] campaign helpline and website give Americans who have checking or savings accounts a fast, easy way to sign up for direct deposit. To sign up, people can call (800) 333-1795, go to www.GoDirect.org or visit their local financial institution.
- **Direct Express**[®] **Debit MasterCard**[®] **card** – This prepaid debit card provides a safe and user-friendly alternative to paper checks for Social Security and Supplemental Security Income (SSI) payments. Cardholders can make purchases, get cash and pay bills. No bank account is required. To sign up for the card, or to learn about its fees and features, people can call (877) 212-9991 or visit www.USDirectExpress.com.

Who can help?

Organizations serving senior citizens, people with disabilities, veterans and others who get federal benefits, such as:

- Community-based groups
- State and local government agencies
- Social service organizations
- Elected officials



Take action

It's easy to share information about direct deposit and the **Direct Express**[®] card:

- Link to www.GoDirect.org from your own website.
- Display and distribute campaign materials including posters and fliers in your lobbies.
- Publish an article about electronic payments in your newsletter or on your website.
- Share information about direct deposit and the **Direct Express** card through your Twitter, Facebook and other social media profiles.

Free tools

Free materials are available to help you include information about the **Go Direct** campaign and the **Direct Express** card in your efforts, including:

- **Web banner** – Colorful graphic to post on your website that links back to the **Go Direct** campaign's website.
- **Newsletter copy** – Information suitable for an article highlighting reasons people who get federal benefits should get them electronically.
- **Brief tips** – Short tips you can easily include in your newsletter, website or social media posts.
- **Fliers and posters** – Informative take-home 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.

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[®] card 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.



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