



Go Direct® Best Practices for Banks and Credit Unions

During the past five years, banks and credit unions – both large and small – have participated in the U.S. Department of the Treasury’s **Go Direct** campaign in a variety of ways. Here are a few of their best practices for increasing the use of direct deposit among their customers or members who get federal benefits by paper check.

- **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.
- **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 – 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!
- **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 website, explaining how easy it is to sign up for direct deposit.
- **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 website address will be there when they get home, serving as a “friendly reminder” to sign up for direct deposit. Or, display **free Go Direct** materials – fliers, posters and teller tents – in lobby or teller windows.



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



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