

How to Set Up Direct Deposit

Direct deposit can really make your life easier and reduce paperwork. With just a few forms, you can eliminate a lot of mailing. Just ask for direct deposit forms and get your accounts hooked up.



Direct Deposit Overview

Direct Deposit is a great way to move money electronically. You don't have to mail or sign any checks over to the bank, and your money tends to move more quickly when you use direct deposit.

Where to Set Up Direct Deposit

To set up direct deposit, just give instructions to whoever is paying you. If your employer offers direct deposit, ask the Human Resources contact what steps are necessary. The U.S. Government offers direct deposit for tax refunds and Social Security payments. Many investment and insurance payments can come to you via direct deposit.

How to Give Direct Deposit Instructions

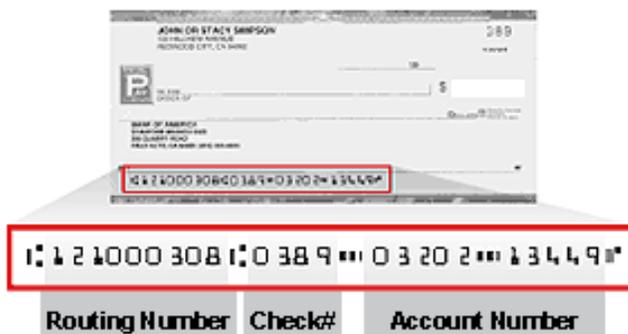
Typically the organization that is paying you will have direct deposit instructions. Ask for a "direct deposit form".

Details of Direct Deposit Instructions

To set up direct deposit, you will need our ABA Number. An ABA number (sometimes called a 'Routing' or 'Routing Transit' number) will identify your bank uniquely within the direct deposit system. If you think of a phone number as the number that lets you call somebody, an ABA number is a number that lets you send somebody money via direct deposit. You will find this ABA number at the bottom of your checks.

The next number you need for your direct deposit instructions is your account number. Use your account number off your checks, which is directly to the right of the ABA Number, but leave off all leading zeros. If you do not have checks, or are not sure call any one of our branches and they can get your account number for you.

Here is an example of where to find your ABA number and account number on a voided check.



Note: The order of the Routing, Account, and Check numbers will vary from financial institution to financial institution and will not necessarily be in the same order as shown above.

Some companies require that you submit a voided check or other document in order to set up direct deposit. **Do not use a voided deposit slip as this does not have all the needed information.** This allows them to make sure that all information is entered correctly, and it can be a security measure. Because direct deposit is all electronic, the goal is to make sure that money only moves to the correct account.

Finally, you may need an address of the receiving institution in order to set up direct deposit. View our Contact Page for your locations information.