

“Snowbird” Seniors Can Make Life Easier, Safer with Direct Deposit

(NAPSA)—Each fall, thousands of seniors pack up their belongings in search of warmer weather. These “snowbirds” flock to places like Florida and Arizona to avoid winter’s snow and cold. But rather than go through the hassle of having their Social Security checks re-directed to their winter address, the federal government is encouraging seniors to select the safer, easier option that also offers retirees more control—direct deposit.

Seniors who make the transition from winter weather to warmth can benefit from a new national campaign called **Go Direct**. Sponsored by the U.S. Department of the Treasury and the Federal Reserve Bank, **Go Direct** is an initiative to motivate Social Security and other federal benefit recipients to use direct deposit and to help them sign up for it.

When you use direct deposit, your payment is sent electronically to your checking or savings account, so you don’t need to go to the bank or credit union to make a deposit. Your money already is there on your payment day—on time, every time. You are free to travel or visit friends and family anytime. Waiting for your check no longer rules your schedule.

Direct deposit also is much safer than checks. Check fraud and identity theft are growing risks for all Americans. In fact, more than 70,000 checks issued by the U.S. Department of the Treasury were forged in 2004. The checks totaled more than \$61 million. Direct deposit helps protect you from someone stealing your identity or your money—because

www.GoDirect.org



(800) 333-1795



your payment goes straight into your account, instead of your mailbox.

Finally, direct deposit just makes good sense. Each benefit check costs 75 cents more to issue than direct deposit and the government mails approximately 160 million benefit checks a year. Nationwide, that adds up to about \$120 million that could be saved every year with direct deposit—money that could benefit you and future generations.

Go Direct reaches out to people who could benefit from direct deposit through organizations they know and trust. The **Go Direct** campaign is working with local organizations, banks and credit unions to hold events where you can learn about direct deposit and how it can help you in your daily life.

To sign up for direct deposit today, call the **Go Direct** helpline toll-free at (800) 333-1795 or visit www.GoDirect.org for more information about direct deposit and sign-up events being held by organizations in your area. For information in Spanish, you can call (800) 333-1792 or visit www.DirectoASuCuenta.org.