

Seniors: Use Direct Deposit To Protect Your Money And Identity

(NAPSA)—What if someone stole the monthly check you depend on? How would you survive?

Each month about 12 million Social Security and other federal benefit checks are mailed, many of them to senior citizens. Criminals know when these checks arrive in mailboxes. They also know that each month most seniors venture out to cash or deposit their checks.

But seniors can outsmart them.

www.GoDirect.org



(800) 333-1795 ®

“These days, it is imperative that seniors arm themselves with information and practical safeguards to keep their monthly income safe,” said Al Lenhardt, president and CEO of the National Crime Prevention Council, a leader in senior fraud prevention.

What can seniors do to protect themselves against financial crimes? Often, it’s as simple as signing up for direct deposit. During National Safety Month in June and throughout the year, the U.S. Department of the Treasury and the National Crime Prevention Council are urging people who receive Social Security and other federal benefits to sign up for direct deposit and avoid becoming a victim of identity theft, fraud or robbery.

According to the Federal Trade Commission, nearly 25 million Americans (11.2 percent of the adult population) experience consumer fraud each year. Criminals

and con artists often develop scams that target seniors, making them a vulnerable population.

“One individual was getting his check stolen several times, sometimes by his own family,” said Sgt. Vince Higgins, a public information officer with the Memphis Police Department who works closely with seniors. “Now that he’s signed up for direct deposit, he’s happy, he’s confident—he’s no longer worried about where his money is or who’s got his money. It’s safe in his bank account.”

Sgt. Higgins and hundreds of other trusted sources like him are partners in **Go Direct**, a campaign sponsored by the Treasury and the Federal Reserve Banks to motivate Americans who get Social Security and other federal benefits checks to switch to the safer, easier option of direct deposit.

Enrolling in direct deposit can offer much-needed peace of mind to seniors, people with disabilities and others who rely on Social Security. Direct deposit eliminates the risk of stolen checks and forgeries and helps protect people from identity theft. It also gives people more control over their money and allows immediate access to funds from virtually anywhere.

It’s easy for Social Security and Supplemental Security Income (SSI) recipients to sign up for direct deposit. They can call the **Go Direct** toll-free helpline at (800) 333-1795 or sign up at www.GoDirect.org.

The preceding information has been provided by the **Go Direct** campaign, in cooperation with the National Crime Prevention Council. The Council is best known for its icon, McGruff the Crime Dog, and his trademark slogan, “Take A Bite Out Of Crime.” Visit www.ncpc.org for more tips on preventing identity theft, frauds and scams.