

FACTS ABOUT DIRECT DEPOSIT

- Q.** Do I have to open an account at a certain bank?
- A.** No. Most banks, credit unions, savings and loans, and mutual funds offer Direct Deposit. In fact, you have the flexibility to deposit your funds into eight different accounts. These accounts may be at eight different financial institutions. Also, you can allocate a flat dollar amount to cover specific payments, or you can allocate a % of your net pay to any of the accounts.
- Q.** What kind of accounts can I deposit money into?
- A.** Your net pay may go to either a checking or a savings account. In addition to direct depositing your net pay, you may also make partial deposits into any combination of checking/savings accounts.
- Q.** May I use Direct Deposit for part of my pay and receive a paycheck for the remaining amount?
- A.** No. The advantages of Direct Deposit are maximized when the entire paycheck goes into the Direct Deposit system.
- Q.** May I use Direct Deposit for my pay and receive a check for my employee reimbursements?
- A.** Yes. Check the OPT OUT OF EMPLOYEE REIMBURSEMENT on the Direct Deposit Authorization Form
- Q.** May I use a different Primary Account for my pay then for my employee reimbursements?
- A.** No. Only one Primary Account can be assigned for your pay and employee reimbursements.
- Q.** If I no longer receive a paycheck, how will I know how much money was deposited into my account?
- A.** Johnson County will provide you with a pay stub each pay day documenting your gross and net pay, along with your state and federal withholdings and other deductions. The pay stub will list the amount deposited to your financial institution(s). In addition, your monthly statement from your financial institution will provide a record of the deposits made to your account.
- Q.** Will this be the only chance I have to sign up for Direct Deposit?
- A.** No. Employees may sign up for Direct Deposit at any time.
- Q.** If I don't deposit my paycheck to my account myself, how do I know for sure the money is available? I don't want my checks to bounce.
- A.** Direct deposit is truly more reliable than checks, but it may take some time to get used to it and become confident in it. Your pay will be in your account early each payday. The bank processing that normally occurs with a payroll check is eliminated, thereby allowing the bank to credit your account sooner. For the first payday or two, you might want to call your bank and verify the deposit, for your own peace of mind. Soon, you'll take it for granted that your money is there.
- Q.** What if there is a problem with my Direct Deposit? Who do I contact?
- A.** Though problems are rare, if there is a problem with your Direct Deposit, contact OFM-Payroll immediately. Payroll can track your Direct Deposit quickly. In most cases, problems can be resolved the same day payroll is notified.
- Q.** What if I want to change banks or accounts?
- A.** Payroll staff will be glad to help you make changes to your Direct Deposit at any time. To do this, you will need to complete a new Direct Deposit Authorization form. Once the new form is received in OFM-Payroll, it will take 2 full payroll cycles for the change to become effective. This allows the time necessary to set up and verify your account numbers (pre-note the change). During the pre-note process, you will receive a physical check.
- Q.** Can I stop Direct Deposit?
- A.** Yes. You may go back to pay checks anytime you wish. However, once you see how convenient and reliable Direct Deposit is, we think you'll enjoy the hassle-free benefit of Direct Deposit.
- Q.** I consider my personal banking to be confidential. Will this be compromised by Direct Deposit?
- A.** Absolutely not. In fact, Direct Deposit is one of the most confidential methods of processing a paycheck. Checks processed via a traditional payroll can pass through as many as twelve persons before reaching your account. Direct Deposit practically eliminates the human intervention.
- Q.** If I sign up for Direct Deposit, will it start immediately?
- A.** No. Your financial institution account number will be verified before the first Direct Deposit is made. The Direct Deposit Authorization Form needs to be submitted to OFM-Payroll two complete pay cycles prior to initiation of Direct Deposit.
- Q.** How do I sign up?
- A.** It's easy. Just fill out the Direct Deposit Authorization Form on the back. Attach a voided check for verification of your checking account information (copy of a voided check is OK), or a savings deposit slip for any savings account. If you do not have a savings deposit slip, you can ask your financial institution for a letter of verification of the ABA transit/routing number along with verification of your account number. Please return the form(s) to OFM-Payroll or to your Personnel/Payroll Representative.



DIRECT DEPOSIT AUTHORIZATION FORM PAYROLL & REIMBURSEMENT ACCOUNTS

Name Jane A Doe SSN 999-99-9999

Department OFM Work Phone (913) 715-0000

Work E-mail Jane.Doe@jocogov.org Alternate Phone (816) 734-0000

New **Authorization Change** **Cancel Direct Deposit**

I hereby authorize **Johnson County** to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any corrections to the account(s) indicated below and the depository named below, hereafter called Financial Institution, to credit and debit the same entries to such account.

PRIMARY ACCOUNT (must be completed)

Choose One	Financial Institution	Routing Number	Account Number	Choose One									
<input checked="" type="checkbox"/> New <input type="checkbox"/> Existing	Bank of Anywhere	<table border="1"><tr><td>2</td><td>5</td><td>6</td><td>0</td><td>0</td><td>0</td><td>0</td><td>5</td><td>7</td></tr></table>	2	5	6	0	0	0	0	5	7	123456786	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
2	5	6	0	0	0	0	5	7					

PARTIAL DEPOSIT (optional - for multiple account/institution deposits-PAYROLL ONLY)

Choose One	Financial Institution	Routing Number	Account Number	Fixed Amount or Percent	Choose One									
<input checked="" type="checkbox"/> New <input type="checkbox"/> Existing	My Special Bank	<table border="1"><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr></table>	1	2	3	4	5	6	7	8	9	99999999	180.00	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings
1	2	3	4	5	6	7	8	9						
<input checked="" type="checkbox"/> New <input type="checkbox"/> Existing	Christmas Fund	<table border="1"><tr><td>3</td><td>3</td><td>3</td><td>3</td><td>3</td><td>3</td><td>3</td><td>3</td><td>3</td></tr></table>	3	3	3	3	3	3	3	3	3	45646464646	10%	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings
3	3	3	3	3	3	3	3	3						
<input type="checkbox"/> New <input type="checkbox"/> Existing		<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>												<input type="checkbox"/> Checking <input type="checkbox"/> Savings
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Important: For checking and money market accounts, please attach a voided check to identify routing, and account numbers. The routing number is a series of nine numbers located on the bottom left-hand corner of your check. Money Market accounts are considered checking accounts for the purpose of Direct Deposit. **For savings accounts, please attach a voided savings account deposit slip** or contact your financial institution for written verification of the routing and account number.

OPT OUT OF EMPLOYEE REIMBURSEMENT (Check only if you do not want expense reimbursements to be direct deposited.)

Johnson County will only use your Primary Account listed above for all your employee reimbursements (Medbank, Dependent Care, Travel Expenses, and etc.). I understand that should my payroll net pay be less than the amount(s) designated for Partial Deposit, the entire net pay will be deposited in the Primary Account. I further acknowledge that detailed pay and Flexible Spending Account information will be made available through the JOCO Employee SSHR Responsibility along with an e-mail advice. This Direct Deposit authority is to remain in full effect until Johnson County has received written notification from me of its termination in such time and manner as to afford Johnson County a reasonable opportunity to act on it, or until Johnson County has sent me ten (10) days written notice of Johnson County termination of this authorization. I understand that my final pay check upon termination will not be processed through Direct Deposit.

ATTACH VOIDED CHECK/DEPOSIT SLIP(S) HERE (COPY OF VOIDED CHECK IS ACCEPTABLE)

Signature _____

Date **Thursday, April 24, 2008**

ATTACH VOIDED BLANK CHECK OR DEPOSIT SLIP HERE

Jane A. Doe
1000 Main St.
Anywhere, U.S.A. 10001

PAY TO THE ORDER OF _____ \$ _____ 19____
_____ DOLLARS

MEMO _____

⑆256000649⑆ 0302 0032178⑈ 0611

Transit No. Account No. Check No.