

Direct Deposit & Payroll Deductions



Direct Deposit is a safe, convenient, and FREE way to electronically deposit money from your paycheck directly into your account(s) at the credit union. No more rushing to the credit union after work, no more waiting in line, no more worrying about lost checks. Your funds will be in your account and available to you on payday. Depending on your employer, you have two choices for direct deposit.

- **Full Direct Deposit**— Your entire paycheck is deposited each payday. Instead of receiving a check, you generally will receive an “advice of deposit” containing the same information that would have been on your check; or
- **Partial Payroll Deduction**— You specify a specific dollar amount to be withheld from your check and transferred to the credit union. The amount deposited will generally be listed on your paystub.

In either case, your money gets to your account on payday and is available immediately.

You Control Where Your Money Goes

Your direct deposit or partial deduction can be automatically transferred to any of your credit union accounts. For Example, you can specify how much of your deposit will go into your savings, checking, and Christmas Club accounts. You can even have your deposit transferred to a child’s, grandchild’s, or other family member’s account.

Other Recurring Payments



You can also set up direct deposit for recurring state and federal government payments, such as retirement, Social Security, government pay checks, and even support payments.

Getting Started

You can start direct deposit by:

1. Visiting your employer’s payroll department and completing a payroll authorization. You will need your Credit Union account number and our federal routing and transit number (253176118).
2. Calling our Member Service Call Center at 800-632-0210 and we’ll complete a form for you or mail you a form to take to your payroll department.
3. Visiting any of our branch offices.

How Long Does It Take To Start?

Getting your direct deposit started could take one to two pay cycles, or longer, depending on your employer or the source of your funds. You will know when your deposits have begun when you receive your “advice of deposit” or see the deducted amount on your paystub.

Benefits of Direct Deposit

- **Do something fun, instead of standing in line.**
- **You don’t have to rush to the credit union on payday.**
- **You don’t have to worry about your check being lost, stolen, or delayed in the mail.**
- **Your money is deposited even if you are sick or out of town.**
- **Your money is available on payday.**

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Member Services 336-662-6200 • 800-632-0210
Mortgage Call Center 336-662-6206 • 877-223-9563
24-Hour Loan Call Center 336-662-6202 • 800-288-5252

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