

## *How do I start enjoying the extra benefits of Direct Deposit with MCU?*

If you work for a New York City agency that is paid through the Office of Payroll Administration or if you are employed by the Department of Education, you can pick up a Direct Deposit Authorization Form at any of our branches.

If you work for any other agency or organization, you must get a Direct Deposit Authorization Form from your employer's payroll department.

In either case when you fill it out please include:

- Your MCU account number
- MCU's routing and transit number 226078036
- Signature

**Return the completed form to your employer's Payroll Administrator**, and in approximately two pay periods you can begin to enjoy Direct Deposit with MCU!

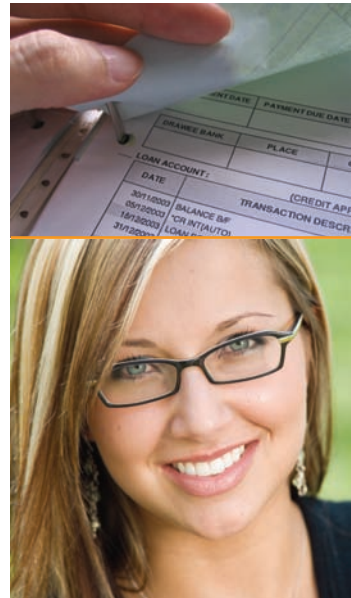
**Please note:** If you receive Social Security, SSI or other Federal recurring payments, you must contact the Social Security Administration at 1-800-772-1213 to set up Direct Deposit.

<sup>1</sup> Members who switched into Direct Deposit and wish to take advantage of the \$250 overdraft line of credit should contact our call center after the direct deposit of the check begins and ask for an Overdraft Checking Authorization form. In NYC call 212-693-4900, upstate NY 800-323-6712, outside of NY 800-343-1867.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration, a U.S. Government Agency.

# MCU Direct Deposit



*Municipal Credit Union  
Serving Members Since 1916*

## MCU Direct Deposit

Your workday is busy enough. On payday, there is often not enough time to get to the bank to deposit or cash your paycheck. That's why you should be using Direct Deposit with MCU. It's safer, faster and the smarter way to get paid.

### *Benefits of Direct Deposit*

**Safety** - Direct Deposit is safer than a paycheck because your pay is automatically deposited into your account(s).

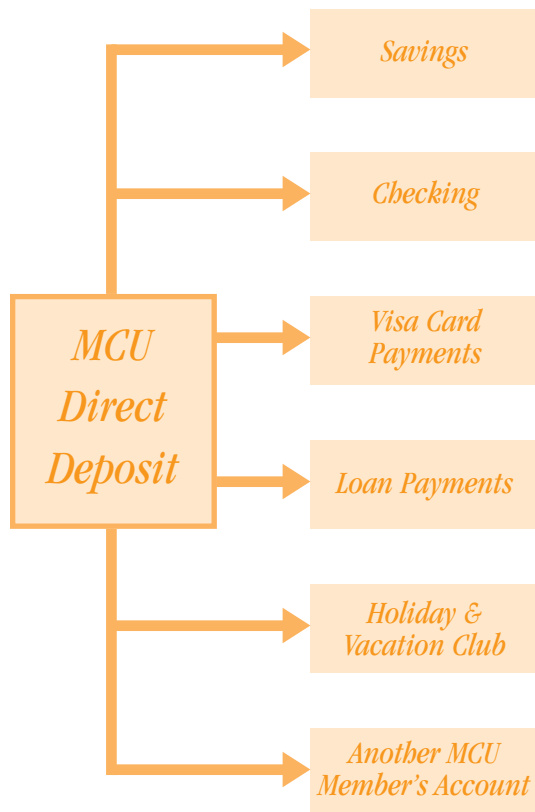
**Convenience** - You don't have to spend valuable time cashing or depositing your paycheck because Direct Deposit does it for you. No matter where you are on payday – traveling on business, vacation or out sick, your pay will be in your account(s).

### *Why should you choose MCU?*

MCU can receive funds from any recurring payments, such as payroll, expense reimbursement, tax refunds, stock dividends, annuities and pensions. Your funds are automatically deposited into your account(s).

At MCU, access and flexibility to your money is our priority. Our members have greater access to their funds and do not have to worry about making periodic payments because we do it for you. Some of the exclusive features of Direct Deposit at MCU include:

- The distribution of your funds to a number of your MCU accounts:



- Access to your funds by 4PM the day before your payday

Plus with an MCU FasTrack Checking Account and Direct Deposit you get:

- Personalized FasTrack checks - absolutely free!
- A \$250 overdraft line of credit, no questions asked.<sup>1</sup>

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