



# DIRECT DEPOSIT

*It's Simple, Convenient, Safe and Smart!*

**D**irect Deposit is the process where your paycheck is sent to your bank and immediately deposited to your checking account or savings account without you having to pick it up, wait for the mail or office delivery, prepare the necessary deposit paperwork, drive to your bank or check cashing location, wait in line and, for some, publically put cash in your pocket or purse and walk unprotected to your car or other place of safety.

Payroll deposits are sent directly to your bank so the funds travel from a secured environment, they are protected during transmission and pass bank security when received and put into your account. Below are some of the benefits of Direct Deposit, but don't take our word for it, do your own research!

## *The process is simple...*

- ▶ Signing up is as simple as filling out a form and providing your bank account information to your district payroll office – this is done only one time or until YOU make changes.
- ▶ You make all the changes using the same simple form, whenever you want.

## *The process is convenient...*

- ▶ You no longer have to drive to your bank, find parking or wait in line to cash or deposit your paycheck.
- ▶ Direct Deposits are done on time, every time, regardless of where you may be, whether at work, at home, sick or on vacation.
- ▶ In case of a natural disaster such as earthquake or some other declared emergency, your deposit is made and money is available to you regardless of mail service, traffic conditions or other inconveniences.
- ▶ Your deposit will be available in your account on the morning of the issue date. Check with your bank regarding when they post.

## *Direct Deposit is safe...*

- ▶ Direct Deposits are automatic – they never get lost and cannot be stolen.
- ▶ Your deposit information is confidential, passing to the bank electronically and encrypted – it does not pass through human hands at the county office, the district or the bank!
- ▶ Users of Direct Deposit have enjoyed fast, reliable service for over 40 years now with 99.9% accuracy and a national average 97% satisfaction rate.
- ▶ There is absolutely no personal risk as you may encounter in cashing or depositing your endorsed warrant.

## *Direct Deposit is smart...*

- ▶ Direct Deposit helps you budget your money, especially if you choose to have automatic payments made to others.
- ▶ You receive deposit information with all other check stub information for your reference, as well as what your bank provides to you.
- ▶ Your hard-earned pay, endorsed warrant or cash, is not physically available to thieves.
- ▶ This is just one more detail in your life that you don't have to worry about.
- ▶ You can also schedule automatic payments to creditors if you choose to, without having to remember it or put it on your calendar – no more bounced checks!
- ▶ Think of the aggravation you will avoid, and the gas and time you will save!

**Your district payroll office will assist you with the necessary paperwork.  
Remember, your account will be set up the way you want it and you will control any future changes.  
*It's easy! Give it a try.***

## Payroll Unit Direct Deposit Authorization

PLEASE CHECK <input type="checkbox"/> New <input type="checkbox"/> Change <input type="checkbox"/> Cancel
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PRINT LAST NAME, FIRST NAME, MIDDLE INITIAL		SOCIAL SECURITY NUMBER
NAME OF SCHOOL DISTRICT (IF EMPLOYED WITHIN THE OFFICE, PUT YOUR ROOM NUMBER HERE)		WORK TELEPHONE NUMBER (       )
NAME OF BANK/CREDIT UNION/SAVINGS & LOAN	<input type="checkbox"/> Checking <input type="checkbox"/> Savings	BRANCH TELEPHONE NUMBER (       )
ACCOUNT NUMBER	ADDRESS OF BANK/CREDIT UNION/SAVINGS & LOAN (NUMBER, STREET, CITY AND ZIP CODE)	

I hereby authorize the district and the Los Angeles County Office of Education (LACOE) and/or its agents to initiate electronic deposits and, as necessary, debit corrections to previous deposits to my account.

I understand:

- Direct deposit status is not activated until 10 days following a \$0 test transaction for new or change authorization.
  - I must submit a new *Employee's Direct Deposit Authorization*, if I change my account (name, institution, branch, type account, etc.).
  - Direct deposit status will be temporarily suspended if wages are garnished.
- Direct deposit will also be suspended if a a certificated employee's credential expires.
  - Direct deposit status may be suspended or rescinded by the district or LACOE and payment made by county warrant, if necesasry, to meet payroll deadlines or under extreme conditions.

I agree to hold harmless and indemnify the district and Los Angeles County Office of Education and its officers, employees, and agents from any claim or demand of whatever nature, including those based upon negligence of LACOE and its officers, employees, and agents for failure or delay in making deposits and/or corrections to deposits as herein authorized.

This authorization replaces any previously made by me and is to remain in effect until changed or canceled by submission of a new *Employee's Direct Deposit Authorization*.

<b>ATTACH BELOW A VOIDED CHECK SHOWING THE INSTITUTION ROUTING NUMBER AND ACCOUNT NUMBER.</b>	SIGNATURE OF EMPLOYEE  <b>X</b>	DATE SIGNED
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### ATTACH VOIDED CHECK HERE

### FOR COUNTY OFFICE USE ONLY

Refer to the Direct Deposit Reference Guide

FINANCIAL INSTITUTION ROUTING NO.											
■											■

EMPLOYEE'S DEPOSIT ACCOUNT NO.															
															■

INPUT BY (PRINT NAME)	GR 9/2007
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# **Direct Deposit**

**Q. WHAT IS DIRECT DEPOSIT?**

A. Direct Deposit permits the electronic transfer of your net pay to your bank, savings & loan, or credit union.

**Q. HOW DO I SIGN UP?**

A. Just complete a Direct Deposit Authorization form and return it to the payroll office along with a voided blank check from your account or a printout from your bank showing the routing number and your account number. For certain accounts you will be asked to have an additional form completed by your financial institution.

**Q. WHEN WILL MY PAY BE DEPOSITED?**

A. Your account will normally be credited on paydays. The exact time on payday may vary from bank to bank. At some financial institutions, you may be able to access your funds at an automatic teller machine (ATM) the evening before payday. You can call your financial institution to find out.

**Q. WILL I RECEIVE A PAYCHECK STUB?**

A. Yes, you will continue to receive the same paycheck stub. Instead of a check attached, there will be an advice showing the amount deposited to your account.

**Q. ARE THERE ANY RESTRICTIONS ON WHICH BANK I CAN USE:**

A. The only requirement is that the financial institution be a member of the National Automated Clearing House Association (NACHA). Most banks, credit unions, and savings and loans are members. You can contact your financial institution to find out.

**Q. CAN I HAVE A JUST A PORTION OF NET PAY ON DIRECT DEPOSIT OR CAN MY PAY BE DEPOSITED INTO SEVERAL ACCOUNTS?**

A. No. The entire net check amount must be deposited. Only one checking or saving account per employee.

**Q. AFTER SUBMITTING THE AUTHORIZATION FORM, WILL I RECEIVE ANY KIND OF NOTICE ABOUT WHEN DIRECT DEPOSIT WILL BEGIN?**

A. Yes. Ten days prior to activating direct deposit, a \$0 amount “pre-notification” test deposit is sent through the bank clearing system. This permits your financial institution to verify correctness of the transaction data (your name, SSN, account number) and inform the county if not correct. You will receive a “pre-notification advice” with a \$0 pay stub, indicating the date your direct deposit status will become active. The payroll office will notify you if the test transaction is rejected for any reason.

**Q. WHAT IF I OPEN A DIFFERENT ACCOUNT OR MOVE MY ACCOUNT TO A DIFFERENT BRANCH OF THE SAME BANK?**

A. You must complete a new authorization form for any change in account status. This will deactivate your previous direct deposit status and generate a new pre-notification test.

**Q. DOES DIRECT DEPOSIT AUTOMATICALLY STOP WHEN A FINANCIAL INSTITUTION ACCOUNT IS CLOSED?**

A. No. You must submit a Direct Deposit Authorization form to cancel your direct deposit status or change to another account even when opening another account with the same financial institution. Once on active direct deposit status, you should not change or close an account until your Direct Deposit Authorization has been processed by the payroll office.

**Q. HOW CAN I STOP MY AUTOMATIC PAYROLL DEPOSIT?**

A. Submit a Direct Deposit authorization form with an “X” in the cancellation box. Ask the payroll office when the cancellation will be effective.

**Q. IF I HAVE OTHER ASSIGNMENTS OR JOBS WITH THE DISTRICT, WILL THE PAY GO TO DIRECT DEPOSIT?**

A. Generally yes. All net pay on “regular” pay cycles will go direct deposit. However, if you are paid on a “supplemental” pay cycle, such as for a retroactive check, a paper check is produced.

**Q. WHERE DO I CALL IF I HAVE ANY QUESTIONS?**

A. All employees should call Janice at (626) 580-0610 Extension 102.