

**SOCIAL SECURITY ADMINISTRATION
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**Social Security Column
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NEW TO ELECTRONIC PAYMENTS?

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Beginning March 1, with few exceptions, all federal benefits, including Social Security and Supplemental Security Income (SSI) benefits, are to be paid electronically. That's according to a rule from the U.S. Department of the Treasury.

For years, Social Security has stressed the convenience, security, and safety of getting benefit payments electronically, offering peace of mind that your payment will arrive on time, even in the event of natural disasters or being away from home when the check is in the mail.

Electronic payments (direct deposit or Direct Express) are not only the *best* way to receive federal benefit payments — for most people, starting in March, they are the *only* way.

The truth is, for most people getting monthly benefits, this isn't really a change at all. That's because more than 9 out of ten individuals who receive benefits from Social Security already receive payments electronically.

If you get your payments the old-fashioned way and electronic payments are new to you, here are some things you may want to know about your future payments.

- Electronic payments are safer: there's no risk of checks being lost or stolen;
- Electronic payments are easy and reliable: there's no need to wait for the mail or go to the bank to cash a check;
- Electronic payments are good for the environment: they save paper and eliminate transportation costs; and finally;
- Electronic payments save taxpayers money to the tune of \$120 million per year: there are no costs for postage, paper, and printing; and
- Electronic payments could save you money on check-cashing and bank fees.

Please visit www.GoDirect.org today to learn more about getting your Social Security and SSI payments the safe, easy, inexpensive, and green way — electronically. And rest assured that on payment delivery day, you won't have to wait for your money; your money is already in the bank and ready for you to use.

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