QUESTIONS AND ANSWERS ABOUT DIRECT DEPOSIT

Direct Deposit automatically deposits your net pay to your checking or savings account every payday. Below are some questions most frequently asked about the program.

Q. What is the main advantage of using Direct Deposit?

A. Convenience. You won't have to waste time waiting in lines. On payday, when you want cash, you simply write yourself a check or go to an Automated Teller Machine (ATM). Convenience, however, isn't limited to immediate access to your money through Automated Teller Machines--when you're on vacation, traveling on business, or ill, with Direct Deposit your check won't be sitting on your desk: come payday, your net pay will be in the bank.

Q. Are there other advantages?

A. Yes—principally, safety and confidentiality—and at no cost to you. Direct Deposit, which the county is offering at no charge to its employees, is the safest way to get your money to the bank. With Direct Deposit, there's no need to be concerned that your paycheck will be lost, stolen or forged. And no one, not even the tellers, will see your pay.

Q. How does Direct Deposit Work?

A. Instead of issuing you a paycheck, your net pay is electronically deposited to your checking or savings accounts at the financial institution of your choice.

Q. How will I know my money's been deposited?

A. On payday, you will receive Notification of Deposit by receiving a void payroll warrant. This Notification of Deposit will detail your gross pay, deductions, net pay and any other information that appears on your stub. The difference is your money will already be deposited and "cleared" without your going to the bank.

Q. When will my money be available to me?

A. Your pay will be available at the "opening of business" on payday.

Q. When is payday?

A. Payday is the same for both direct deposit or paper check payments. It is Friday of every other week.

Q. Will I be able to go to an Automated Teller Machine (ATM) to withdraw my money?

A. Yes. The exact time you will be able to make a withdrawal from an ATM depends on your bank's internal processing schedule. Most bank systems permit withdrawals at the "opening of business" on payday.

Q. Must my account be with a bank?

A. No. Most types of financial institutions—banks, savings and loans, credit unions—are eligible.

Q. Can I use Direct Deposit at the financial institution of my choice?

A. Yes. In most cases you can simply continue banking where you do now. The only requirement is that your financial institution be able to receive Automated ClearingHouse (ACH) funds. Most banks, saving and loans and credit unions can.

Q. How do I know that my financial institution is eligible?

A. When we receive your authorization form we will check to see that your financial institution is certified to receive Automated ClearingHouse (ACH) transfers. In the unlikely event that it's not, we'll advise you.

Q. What steps will be taken to make sure all will go, as it should concerning my participation in Direct Deposit?

A. Once we receive your completed authorization from, we will verify all the information on it. Then we'll run a trial transaction between the County's bank and your financial institution—before your participation in the program begins.

Q. Can I "split" my paycheck—have you send part to my checking account and the rest to my savings account?

A. No. With Direct Deposit, paychecks can be deposited to only one account—either checking or savings, but your financial institution can move funds from your checking or savings account at your direction.

Q. Can I participate in Direct Deposit if I do not currently have a checking or savings account?

A. Yes. All you have to do is open an account at a financial institution that is affiliated with the Automated ClearingHouse (ACH).

Q. What happens if I change by bank or close my account?

A. If there are any changes regarding the account to which your pay is being automatically deposited, be sure to notify the County Auditor's Office at 279-6702, 14 days in advance. We will stop making automatic deposits for s few pay periods so that whatever change you have made can be verified and entered into the Direct Deposit program. During this time, on payday, you will receive a paper check.

Q. What do I do if problems occur?

A. Contact the Payroll Clerk in the County Auditor's Office in Room 103 of the Courthouse or at (712) 279-6702

Q. When does Direct Deposit become effective?

A. Direct Deposit will start approximately two pay periods after your Direct Deposit authorization form is received in the County Auditor's Office.

Q. How do I sign up?

A. The County Auditor's Office, Room 103, Courthouse, has a supply of Direct Deposit authorization forms. All you need to do is complete the form, and return it together with a voided checking or savings account deposit slip. In order for your net pay to become part of the Direct Deposit program, this information must be received by the County Auditor's Office.

Q. What if I have other questions about Direct Deposit?

A. Check with the County Auditor's Office or your department head. Talk to your fellow employees who are using Direct Deposit to determine how easy it is to get started and how well Direct Deposit works.

Direct Deposit Authorization Form

I hereby authorize my employer, Woodbury County, Iowa to deposit my net pay to the account that I have stipulated below by Financial Institution. I understand that it usually takes one or two pay periods to initiate my stipulated account structure and that I will receive regular paychecks until the direct deposit actually is processed by the necessary financial institution.

This authorization will remain in full force until I notify the Auditor's Office, in writing, of my intent to terminate this direct deposit of my net pay. I understand that depending on the date that the Auditor's Office receives my written notification to discontinue, one or two pay periods may pass before the direct deposit is terminated.

This hereby authorizes my Employer, Woodbury County, Iowa to withhold any and all charges that my be assessed against Woodbury County, Iowa due to a wrong or closed account number that I have not informed the County about in writing from any funds that the County may owe to me. I understand that the notice in writing must give the County a reasonable amount of time to correct or terminate the direct deposit to any Financial Institution. I also understand that the County will deduct an additional amount not to exceed $25.00 for handling charges at its discretion.

Employee Name _____

Signature of Employee _____ Social Security Number _____

Employee Current Address _____

Home Telephone Number _____ Office Telephone Number _____

City _____ State _____ Zip Code _____

Financial Institution _____

Account Number _____ Checking _____ Savings _____

Deposit will be your net check.

Attach Official Financial Institution Voided Check
With Routing and Account Number
OR
Attach an Official Standard Form 1199A
From your Financial Institution

County Auditor's Office Use Only

Received _____ Promo _____ Transmission _____

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