

*Visit the agent cashier at your local VA facility to sign up. You will be asked to complete a short form authorizing **direct deposit** to your financial institution or to your **Direct Express® Debit Mastercard®** card.*

Have questions about **direct deposit** or the **Direct Express®** card?

Customer service agents are available to help you.

Call toll free
877-597-3055
Monday – Friday,
8 a.m. to 8 p.m. Eastern.

To learn more about both options visit <https://www.godirect.org>
These payments are not eligible for enrollment online.



Get the card then check out the Mobile App! It's FREE!

- Managing your Direct Express® card is easy.
- The mobile app provides a convenient and safe way to manage your money securely from your mobile device.

Why Electronic Payments?

Safe

No risk of lost or stolen checks.

Reliable

No severe weather delays.

Easy

No need to cash or deposit a check.

Fast

Money is accessible upon deposit to your account.



The **Direct Express®** logo and **Direct Express®** are registered service marks of the U.S. Department of the Treasury, Bureau of Fiscal Service (used with permission). The **Direct Express® Debit Mastercard®** card is issued by Comerica Bank, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Some individuals may qualify for a waiver. To find out if it applies to you, call 877-597-3055

VHArevApril2018



U.S. Department
of Veterans Affairs

Make Your Choice Today

The U.S. Department of the Treasury requires all federal benefit payments be made electronically.

Your Options Are:

Direct Deposit to a bank or credit union account or

The **Direct Express® Debit Mastercard®** card



Direct Express® Debit Mastercard® card Fee Table

AS OF MAY, 2017

Option 1 Direct Deposit

Option 2 Direct Express® Debit Mastercard® card



If you have a bank or credit union account, you can sign up for direct deposit. Your benefit payment will be deposited automatically to your checking or savings account.

You need to have your bank's routing number and your account information on hand when you sign-up.

Safe. Direct deposit is safer than mailing checks. In fact, beneficiaries are 125 times more likely to have a problem with a paper check than with an electronic payment like direct deposit.

Quick. Your benefit payments will go automatically into your account every month. And you'll have more time to do the things you enjoy. Your money is in your account ready to use at the opening of business the day you receive your payment.

Convenient. With direct deposit, you no longer have to stand in line to cash your check when it arrives. You don't have to leave your house in bad weather or worry if you're on vacation or away from home. You don't have to pay any fees to cash your checks.

If you don't have a bank account and prefer a prepaid debit card, switch to the **Direct Express®** card. Your payment will be deposited automatically to your card account.

Most services are free. There is no sign-up fee and no monthly account fee. Other free services include:

- Purchases at retail locations
- Cash back with purchases
- One free ATM cash withdrawal in the U.S. with each federal deposit to your card account
- Optional deposit notification and low balance alerts by phone, email or text message
- Mobile App

There are fees for a limited number of optional transactions and services. See the fee table for optional transactions and services.

The **Direct Express®** card is:

Safe. No risk of lost or stolen checks or cash

Easy. Money is deposited to your prepaid debit card on payment day. No waiting for the mail to arrive

Convenient. Make purchases and pay bills anywhere Debit Mastercard® is accepted. Use your card to get cash at retail locations, ATMs, banks and credit unions. No fees for using the card to make purchases

Recommended. Direct Deposit and the **Direct Express®** card is recommended by the U.S. Department of the Treasury

Standard Free Services	
Service	Fee
Purchases at U.S. merchant locations	FREE
Cash back with purchase	FREE
Automatic deposit notification*	FREE
Automatic low balance notification*	FREE
Web account access	FREE
ATM balance inquiry	FREE
ATM denial	FREE
Customer service calls	FREE
Cash from bank tellers	FREE
Card replacement (one free per year)	FREE
Mobile Application – manage your Direct Express account; convenient, secure (for Android™ and Apple® devices)	FREE
ATM cash withdrawal in the U.S., including the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. Surcharge by ATM owner may apply.	One free withdrawal with each deposit to your Direct Express card account**

The ONLY Fees You Can Be Charged	
Optional Service	Fee
ATM cash withdrawals after free trans-actions are used in U.S., including the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands. Surcharge by ATM owner may apply.	\$0.85 for each withdrawal (after free transactions are used)
Direct Express® Cash Access	\$1.50 per transaction****
Monthly paper statement mailed to you	\$0.75 each month
Direct Express® Cardless Benefit Access SM	\$8.50 to \$12.00 per transaction****
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement	\$4.00 (after one free each year)
Expedited delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of U.S. Surcharge by ATM owner may apply.	\$3.00 plus 3% of amount withdrawn
Purchase at merchant locations outside of U.S.	3% of purchase amount

*The cardholder can request this service upon receiving the debit card. **For each Federal Government deposit to your card account, we will waive the fee for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the card account. Android is a trademark of Google, Inc. Apple® is a registered trademark of Apple, Inc. Direct Express® and the Direct Express® logo are registered service marks of the U.S. Department of the Treasury, Bureau of the Fiscal Service (used with permission). ***Available at the Walmart Money Services or Walmart Customer Service Desk for stores located in the U.S. No additional Walmart fees apply. Additional authorized retailers may be offered in the future. ****Direct Express® Cardless Benefit Access (formerly known as Direct Express® Emergency Cash) is a new feature available in U.S., U.S. Virgin Islands and Puerto Rico. The fee for this optional service ranges from \$8.50 to \$12.00 based upon transaction amount requested.