## **CHOOSE DIRECT DEPOSIT**

Direct deposit is the best choice for managing your benefits payments. Let's get the facts straight!

FACT

## MYTH

Switching to direct deposit is hard.

You won't know when your money is available with direct deposit.

Checks are safer than direct deposit.

Direct deposit is affected by bad weather, natural disasters, and other unforeseen challenges.

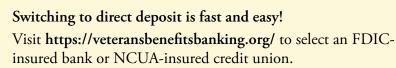
Direct deposit costs extra money.

Direct deposit is for those who already have a bank account.

Benefits payments are garnished differently.

You need high-speed internet access and an expensive computer to bank online.







You'll know exactly when your money is available with direct deposit because payments go directly to your account on scheduled pay dates.



Getting checks leaves you at risk of theft, forgery, and identity fraud.



Weather events can affect the mail, and check-cashing sites may be closed. Direct deposit ensures you get your money on time, every time!



VBF

Direct deposit is free.

VBBP makes it easy for you to open free or very low-cost checking accounts. Plus, you can access other benefits, like online bill pay and low- to no-cost loans.



Direct deposit and check payments are garnished the same, which is before distribution. Most benefits payments are not garnished.



You can bank online with your smartphone, tablet, or other device!





U.S. Department of Veterans Affairs

Direct deposit is **faster**, **safer**, and **easier** than getting your payments by check or debit card. **Switch today!**