



CENTRAL VIRGINIA LEGAL AID SOCIETY

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The Direct Express® Card: Safer than a Bank Account for your Federal Benefits, such as Social Security or SSI Benefits

What is Direct Express®?

The Direct Express® card is a new debit card you can use to get and spend your Social Security, Supplemental Security Income (SSI), Veterans Affairs (VA), Railroad Retirement or federal pension (OPM) benefits. You don't need a bank account. With the Direct Express® card, your benefits are deposited directly onto your card in full, on time, every month. You can use the card to make purchases, pay bills or get cash at thousands of locations. And most transactions are free.

Why should I sign up for Direct Express®?

The Direct Express® card is safer and more convenient than paper checks or electronic bank deposits. Anyone receiving Social Security, SSI, VA, Railroad Retirement or OPM benefits can enroll. No more waiting for the mail, fretting about lost or stolen checks, or worrying about bank account garnishments. There is no credit check and no minimum balance.

How do I use the card?

You can use the card to make purchases, pay bills or get cash at thousands of locations. It can be used anywhere that accepts MasterCard debit cards. Your card is protected by your Personal Identification Number (PIN). Your card has federal consumer protection and your funds are FDIC-insured. If your card is lost or stolen, it will be replaced. When a lost or stolen card is reported promptly, your money is protected.

Can I use the card without any fees?

Yes. Most transactions are free. There is no sign-up fee and no monthly account fee. Many other services are provided free of charge, including purchases, cash back with purchases, cash withdrawals through bank or credit union tellers, and one ATM cash withdrawal per month when using a Direct Express® card network ATM.

How do I sign up?

Anyone receiving Social Security, SSI, VA, Railroad Retirement or OPM benefits can

enroll. It's quick and easy to sign up for the card. If you get Social Security or SSI benefits, call toll-free at 1-877-212-9991. Otherwise, call toll-free at 1-888-544-6347. Or sign up online at www.USDirectExpress.com.

How do I activate my Direct Express® card so I can begin to use it?

When you receive your Direct Express® card in the mail, call the Customer Service Department toll free at 1-888-741-1115 to activate your card. You will be instructed to enter your 16 digit card number, the last four digits of your social security number and your date of birth. You will also need to select a four digit Personal Identification Number (PIN).

How will I know how much money is on my Direct Express® card?

It is important that you keep track of your deposits and how much you spend using your Direct Express® card. You can obtain balance information at no cost by calling the Customer Service Department, 24 hours a day, 7 days a week, toll-free at 1-888-741-1115. You can view your account information at www.USDirectExpress.com or obtain balance information at any ATM that displays the MasterCard® acceptance mark, at no cost. You also can request free optional deposit notification and low balance alerts. For a monthly fee of \$0.75, you may request that a monthly paper statement be mailed to you.

Can I add my own money to the Direct Express® card?

No. You cannot deposit personal funds onto this card. The card will only accept monies paid to you by the Federal Government.

Can my money on the Direct Express® card be attached or garnished by creditors?

Social Security benefit payments generally are protected from attachment or garnishment under federal law. This means your creditors do not have the right to have these funds taken out of your account. However, there are a few exceptions. For example, funds in your account can be taken to satisfy child support or spousal support (alimony) obligations you owe. Supplemental Security Income (SSI) benefits are not subject to garnishment of any kind.

What if I don't like the Direct Express® card?

You have nothing to lose by signing up for a Direct Express® card. If you don't like it, you may close your card account at any time at no charge by calling the Customer Service Department toll-free at 1-888-741-1115. Before you close your Direct Express® card account, if you have a bank account you will need to separately enroll in direct deposit to avoid any delays with future payments. To enroll in direct deposit, call Treasury's Go Direct® call center toll free at 1-800-333-1795, or visit www.GoDirect.org.