



With Direct Deposit you can deposit your paycheck automatically into your checking or savings account on payday. And, you don't have to change your present banking relationship to take advantage of the convenience service.

- Save trips to your financial institution
- Save time depositing your checks—no waiting in long lines on payday
- Eliminate the possibility of lost, stolen, or forged checks
- Deposit your money faster—reduce the possibility of overdrafts
- Deposit your money even if you're out of town

When will my deposit be available?

With Direct Deposit, your funds will go into your account the same day we receive it. Your direct deposits/ACH deposits will no longer be held until an effective date. In the past, if a direct deposit was received with an effective date, we would hold (also known as warehouse) your deposit until that effective date, not anymore. When we receive your direct deposit/ACH, we will deposit into your account the same day. For example, your payday is on a Friday; however, your deposit is received on Thursday. In the past, a financial institution would hold the deposit until the next business day, the effective date, to deposit in your account on Friday. Not anymore. If we receive your deposit on Thursday, you receive your deposit on Thursday, even if your payday is the following business day.

How Direct Deposit works

On payday, you'll receive an earnings statement that shows gross pay, taxes, other deductions and net pay. Your money will already be deposited into your account. The amount of the deposit will appear on your bank statement. We believe you'll like the added convenience of having your net pay automatically deposited for you. Direct Deposit is safe, convenient and easy.

To take advantage of this service, complete the Direct Deposit authorization form below. The authorization form below gives your company and your financial institution the authority to deposit your pay to your account.

1. Mark the account-type box to indicate whether your pay should be deposited into your checking or savings account.
2. Fill in your name, your financial institution name and location, and the account data.
3. Attach a voided check for verification of all financial institution information. If you are unable to attach a voided check, please fill in your transit/routing number and account number.
4. Be sure to sign the form!

Employee's Authorization—Please complete and return to your payroll department.

I authorize my employer, the financial institution listed below, and ADP to initiate electronic credit entries and, if necessary, debit entries and adjustments for any credit entries, which were incompletely funded by my employer or for any credit entries otherwise in error to my account each payday. This authority will remain in effect until I cancel it in writing.

Type of Account: Checking Account Savings Account

Member Name _____ Date _____

Southland Credit Union | P.O. Box 3003 | Los Alamitos, CA 90720-1303 | 800.426.1917

Financial Institution _____ FI Address _____ Phone _____

Allocation to Deposit to this Account: Flat Amount _____ % _____

322078325

Transit/Routing # _____

Account # at Financial Institution _____

Signature _____

Date _____