

**DIRECT DEPOSIT**

Now you have the option to have your paycheck automatically deposited into a maximum of seven (7) checking and/or savings account(s) on payday. You do not have to change your present banking relationship to take advantage of this service as long as you already have an account. If you currently use the Luzerne County Federal Credit Union as a depository of your net pay, it will count toward the maximum seven (7) checking and/or savings account(s) allowed. Multiple accounts may be used but you **MUST** determine how much or what percentage goes into each account. The first account listed will be the Primary Account which will be the offset of all other accounts listed.

EXAMPLE 1: \$500.00 Net Pay = \$250.00 to PNC, \$50.00 to M&T, \$200.00 balance into Primary Account LCFCU or

EXAMPLE 2: \$500.00 Net Pay = 50% PNC, 10% M&T, 40% balance into Primary Account LCFCU.

**Direct Deposit will help you in many ways.**

- 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 or destroyed checks.
- Deposit your money faster – reducing the possibility of overdrafts.
- Deposit your money, even if you are on vacation, sick or away on business.

**Here's how Direct Deposit works:**

On payday you will receive an earnings statement which shows gross pay, taxes, other deductions, and net pay. The net pay will be deposited in your account(s). The amount of the deposit will appear on your bank statement(s). We believe you will like the convenience of having your net pay automatically deposited for you. Direct Deposit is safe, convenient, and easy. To take advantage of this service, please complete the authorization form and return it to your departments payroll clerk by \_\_\_\_\_.

**The authorization form below gives Luzerne County and you financial institution(s) the authority to deposit your pay to your account(s). Simply complete the form and take advantage of Direct Deposit.**

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

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**Employee's Authorization** – Please fill out and return to your Department's Payroll Clerk.

I authorize my employer, Luzerne County, and the financial institution(s) listed below 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

**PRIMARY ACCOUNT**

Checking (Please attach voided check)                       Savings account                      each payday.

This authority will remain in effect, until I cancel it in writing.

\_\_\_\_\_  
Financial Institution

\_\_\_\_\_  
Date

\_\_\_\_\_  
Branch

\_\_\_\_\_  
Name (Please Print)

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Signature

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Transit/Routing (ABA) Number

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Account Number at Financial Institution



