

Approved

OMB No. 3206-0226

U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 440
Boyers, PA 16017-0440

Date:

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It's Time to Sign Up for Direct Deposit

Public Law 104-134 requires that most Federal payments be paid by Direct Deposit. More than 85% of Federal retirees and survivors receive their payments by Direct Deposit. We recommend that you participate too.

We can make payment by Direct Deposit into your account in a bank, credit union, savings bank, or thrift institution. Many financial institutions offer basic, low-cost accounts, as well as full-service accounts. Direct Deposit is safe, reliable, and convenient for you. You do not have to take care of a paper check (which could be delayed in the mail, lost, or stolen).

However, if receiving your payment electronically would cause you a hardship because you have a disability or because of a geographic, language or literacy barrier, you may receive your payment by check. In addition, if enrolling in Direct Deposit would cause you a financial hardship because it would cost you more than receiving your payment by check, you may receive your payment by check.

For more information about Direct Deposit, call us on 1-888-767-6738. If you are calling from a local Washington, DC, area telephone, dial 202-606-0500. It is easy to sign up. You can call us toll-free using the numbers shown above.

If you do not want to call us to enroll, you can fill this form out and FAX it to 724-79-6633. Or, you can mail this form to our Boyers, Pennsylvania, address at the top of this page.

Office of Retirement Programs

Enclosure: Return Envelope

Public Burden Statement

We think this form takes an average of 30 minutes to complete, including the time for reviewing instructions, getting the needed data, and reviewing the completed form. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Personnel Management, OPM Reports and Forms Manager, Washington, DC 20415-0001. The OMB Number 3206-0226 is valid. OPM may not collect this information, and you are not required to respond, unless this number is displayed.

Prior versions of this form are not usable.

RI 38-128
Revised January 1999

EFT LETTER (CANADA)

***Office of Personnel Management
Retirement and Insurance Group***

Dear Applicant:

Your annuity can be paid by Direct Deposit to a financial institution in Canada.

With Direct Deposit, payments are sent electronically directly into Canadian dollar checking or savings accounts at banks, trust companies, credit unions, and caisses populaires. More than 90% of Federal retirees and survivors have Direct Deposit. They gave it a 97% approval rating in a recent survey. That's because Direct Deposit is a win-win situation all around. You avoid the bother of traveling to a bank or other financial institution to cash or deposit your check. You save travel costs and time. Both you and OPM are saved the worry that the check will be lost in the mail or stolen.

Compared with Treasury checks mailed from the United States, Direct Deposit to Canada offers greater security, timeliness and convenience. Gone are check cashing fees and delays to clear checks. Payments will be made to your account in Canadian dollars on the first business day of the month at the most favorable commercial exchange rate available about two days prior to that date.

U.S. Public Law 104-134 requires that most Federal payments be paid by Electronic Funds Transfer (EFT) into a savings or checking account at a financial institution. However, if receiving your payment electronically would cause you a financial hardship, or a hardship because you have a disability, or because of a geographic, language or literacy barrier, you may invoke your legal right to a waiver of the EFT requirement, and receive your annuity payments by check.

Whether you sign up for EFT or not, please complete the EFT Information/Certification form on the reverse of this letter and submit it with your application package. To sign up for EFT, complete the EFT Information/Certification form and the RI 16-26, Direct Deposit Sign-Up Form (Canada) (Attachment 1). Attachment 2 provides information about Direct Deposit and instructions for completing RI 16-26. If receiving your payment by EFT would cause you a hardship, please complete Part B of the EFT Information/Certification form.

If you have questions about Direct Deposit in Canada you may call (202) 606-0540. Please direct other questions to (202) 606-0500. Only English is spoken at these telephone numbers.

Thank you.

Office of Retirement Programs

{REPRODUCE LOCALLY}

Attachments

Applicant's Name _____
Social Security # _____
Date of Birth _____

EFT INFORMATION/CERTIFICATION

To have your annuity payment(s) made by Direct Deposit, complete the Direct Deposit Sign-Up Form (Canada) (RI 16-26) and Section A (below). Indicate whether you are enclosing RI 16-26, or your financial institution will send it. If receiving your payment by Direct Deposit would cause you a hardship, please complete the certification in Section B. In either case, please complete this form and include it with your application.

NOTE: None of the Direct Deposit sign-up forms used by U.S. residents; i.e., SF 1199A, Section I of SF 3107 (November 1995), Section H of SF 3104 (December 1995), etc., can be used to establish Direct Deposit in Canadian banks. RI 16-26 is specifically designed for this function.

Section A

I hereby certify the information I entered on the RI 16-26, Direct Deposit Sign-Up form is correct.

- I am enclosing the completed RI 16-26.
- My financial institution will send the completed RI 16-26. (Enter identifying information.)

Name, Address and Telephone Number
of your financial institution.

Account Type

- Checking Savings

() _____

Checking or Savings Account Number

Signature

Date

Section B

I hereby certify that receiving my payment electronically would cause me a financial hardship, or a hardship because I have a disability or because of a geographic, language or literacy barrier, and therefore I invoke my legal right to a waiver of the Direct Deposit requirement. Please send me my payment(s) by check.

Signature

Date
