



Social Security

Get Your Payment Through The Direct Express® Card

www.socialsecurity.gov

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If you don't have a bank account and you wait anxiously every month for the mail carrier to deliver your check from Social Security, the Direct Express® card is for you. If you already have an account with a financial institution, ask us about Direct Deposit. Direct Deposit is the easy, convenient way for your benefits to go automatically into your account.

What is the Direct Express® card?

The Direct Express® card is a new debit card you can use to access your benefits. And you don't need a bank account.

With the Direct Express® card program, we deposit your federal benefit payment directly onto your card. Your monthly benefits will be available on your payment day – on time, every time. You can use the card to make purchases, pay bills or get cash at thousands of locations.

And most transactions are free.

The Direct Express® card is both safer and more convenient than paper checks. Anyone receiving Social Security or Supplemental Security Income payments can enroll. No more waiting for the mail or worrying about lost or stolen checks.

Why should I sign up for the Direct Express® card?

- **Safety.** There is no risk of lost or stolen checks. When reported promptly, your money is protected, even if your card is lost or stolen.
- **Ease.** Your money is automatically posted to your card account on your payment day each month. You won't have to wait for the mail to arrive.
- **Convenience.** Make purchases anywhere MasterCard® is accepted. Use your card to get cash at retail locations, banks and ATMs throughout the country.

How do I use the card?

The Direct Express® card is simple and easy to use. You can use it to:

- **Make purchases.** Present your card when paying at any location that accepts MasterCard® debit cards. The money is automatically deducted from your account.
- **Get cash.** Get cash at ATMs or from bank or credit union tellers. Or, get cash back with purchases at many retail locations.

How secure is the card?

The Direct Express® card offers a number of benefits that make it safer and more secure than checks:

- Your account is protected by your Personal Identification Number (PIN);
- Your card account has federal consumer protection and your funds are FDIC-insured; and
- If your card is lost or stolen, it will be replaced.

Can I use the card without any fees?

Yes, it is possible to use your card for free. There is no sign-up fee and no monthly account fee. Many other services are provided free of charge, including:

- Purchases at retail locations, cash back with purchases, or cash withdrawals through bank or credit union tellers;
- One ATM cash withdrawal for each deposit posted to your account each month when using a Direct Express® card network ATM;
- Optional notification of deposits to your debit card by phone, E-mail or text message;

- Optional low balance alert when your account balance falls below a certain level; and
- Access to the toll-free customer service number or website 24 hours a day, seven days a week.

Are there any fees?

There are fees for a limited number of transactions and services. See the chart below for more information.

Service	Fee
ATM cash withdrawal, surcharge may apply	\$0.90 each withdrawal*
Monthly paper statement mailed to you	\$0.75 each month
Direct Express® card bill pay	\$0.50 each time
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement	\$4 after one free each year
Overnight delivery of replacement card	\$13.50 each time
International ATM cash withdrawal—currency conversion fee (3%) will be added	\$3 plus 3% each withdrawal
International transaction outside U.S.—currency conversion fee (3%) will be added	3% each transaction
<i>*After any free withdrawals you may be entitled to, as explained on page 4.</i>	

How do I sign up?

It's quick and easy to sign up for the card. Call the toll-free Direct Express® card hotline at **1-877-212-9991**. Sign up online at ***www.USDirectExpress.com***. Also, Social Security can help you sign up.

Contacting Social Security

For more information and to find copies of our publications, visit our website at ***www.socialsecurity.gov*** or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

Direct Express® is a registered service mark of the U.S. Department of the Treasury, Financial Management Service.



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