

INSTRUCTION SHEET
DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER (DD/EFT)

1. Department of Defense (DoD) approved DD/EFT as the standard method of payment within DoD for pay of personnel. All individuals hired and all employees competitively promoted or reassigned on or after 1 August 1992 must either complete the attached form (SF-1199A, Direct Deposit Sign-Up Form) to begin DD/EFT **OR** request for waiver of DD/EFT. Waiver requests may not exceed a one year period. Either action must be completed **WITHIN 60 DAYS** of the effective date of your appointment/assignment.

a. In order to begin DD/EFT, you must complete your portion of the attached form and have the financial institution of your choice complete their portion. The form must then be forwarded to the address shown in Section 2 of the form.

b. In order to request a waiver of DD/EFT, you must make your request in writing and provide adequate rationale to substantiate your waiver request. The waiver must show that it would be in your best interest and the DoD to not enroll in DD/EFT. Your waiver request must be forwarded to the address shown in Section 2 of the attached form.

If your waiver is approved, you will be notified in writing with the expiration date of the waiver. Sixty days prior to the expiration date of the waiver, your circumstances will be reviewed, and you will be notified in writing of your options. If your waiver is disapproved, you will be notified of the reasons for the disapproval. You will also be informed of your grievance rights.

2. If you have any questions, please contact the Civilian Personnel Advisory Center, Fort McCoy, WI.