

**Employee and Retiree Service Center
MONTGOMERY COUNTY PUBLIC SCHOOLS
Rockville, Maryland 20855**

DIRECT DEPOSIT AUTHORIZATION

Employee ID # 0 0 0 _____ If you are a new employee and have not been assigned an Employee ID #, please enter your social security number _____ Existing employees' ID # appears on their MCPS ePaystub advice. NOTE: DIRECT DEPOSIT IS MANDATORY: New employees must enroll in direct deposit. All local banks participate in direct deposit.

PLEASE PRINT
Employee Name _____
Last First MI

Work Location Name _____ Telephone: (work) _____ (home) _____

INSTRUCTIONS: If you have questions related to your Montgomery County Teachers Federal Credit Union account, contact MCTFCU at 301-948-9880. Direct deposit questions should be referred to the Employee and Retiree Service Center (ERSC) at 301-517-8100. **Return the completed form via pony to ERSC, Suite 190, or via U.S. mail to ERSC, 7361 Calhoun Place, Suite 190, Rockville, MD 20855.**

A voided check must be attached to this form. When a savings account is selected, please provide the account number assigned by your financial institution. Forms will be returned to the employee if information is missing or if the form is not signed and dated. If you cancel your direct deposit or change your account number, you must notify ERSC immediately. If payment is sent to a closed bank account, or to an account that no longer exists, you will not be paid until the funds are returned to MCPS. This process could take up to three weeks.

**MONTGOMERY COUNTY
TEACHERS FEDERAL CREDIT UNION**

Enroll Change Cancel
Bank Routing # (DFI) 2 5 5 0 7 7 8 8 8
Employee's Account # _____
(Please provide account number assigned by MCTFCU.)
Account Type: Checking Savings
 Flat Amount Direct Deposit \$ _____
(Amount transmitted to MCTFCU through direct deposit method.)
OR
 Net Pay Direct Deposit

**OTHER FINANCIAL
INSTITUTION**

Enroll Change Cancel
Bank Routing # (DFI) _____
(A nine-digit number supplied by your financial institution.)
Employee's Account # _____
(Please provide account number assigned by your financial inst.)
Account Type: Checking Savings
 Net Pay Direct Deposit
(Flat Amount Direct Deposit does not apply.)

AUTHORIZATION TO ENROLL OR CHANGE: I hereby authorize MCPS to initiate payroll credit entries and adjustments (for any credit in error) to my bank account selected on this form until revoked in writing or by termination of my employment, death, or long-term leave.

I understand that MCPS has the right to temporarily substitute my direct deposit with a regular paycheck, and to cancel this arrangement permanently for any reason. In the event that MCPS notifies the financial institution that funds I am not entitled to have been inadvertently deposited to my account. I hereby authorize the financial institution to return said funds to MCPS as soon as possible.

_____/____/____
Signature, Employee Date

AUTHORIZATION TO CANCEL OR REVOKE: I hereby revoke my authorization for payroll entries and adjustments deposited directly to my account at an outside financial institution as soon as any changes can be processed. (See cancellation/change on the reverse side.)

_____/____/____
Signature, Employee Date

FOR TRANSACTION USE ONLY:

Input Date ____/____/____ Staff Initials _____ (Must allow at least two paydays to go into effect.)

DIRECT DEPOSIT AUTHORIZATION

This is general information and instructions on how to complete the form including your employee ID number. All the information on the reverse side of this form is required. *The information is confidential* and will be used only to process salary payments due from the Montgomery County Public Schools to the finan-

cial institutions. Failure to provide the requested information will prevent the receipt of payments through the Direct Deposit program. Please complete all the blocks to prevent delays or errors.

1. MCPS employees must complete and sign MCPS Form 280-31: *Direct Deposit Authorization* to: a) enroll in Direct Deposit, b) change enrollment data (account number or institution), or c) cancel enrollment in Direct Deposit.

Send in the completed original and signed form to the Employee and Retiree Service Center (ERSC).

2. **Unsigned forms, incomplete forms** and forms from other financial institutions or government agencies will not be accepted and will be returned to the employee. This will delay your request for services. Telephone enrollment or changes cannot be accepted.
3. Forms are available at ERSC, the Office of Human Resources, and the ERSC Web site.
4. **For Checking Accounts** – A voided check from your checking account, to which your net pay is to be deposited, should be attached to the form when enrolling or changing enrollment to assist in the verification process and ensure prompt and accurate processing of your request.

5. **For Savings Accounts** – Have your bank verify your account number and bank routing/transit number.

Bank Routing/Transit Number has nine (9) digits and is shown in the lower left corner of your bank account checks. The number is assigned to each financial institution by the Federal Reserve Bank. One of its primary uses is to enable the Federal Reserve Bank to direct your direct deposit to your bank account.

For example: a bank routing/transit number of 052100408 means:

05 = 5th Federal Reserve District

21 = Baltimore Federal Reserve

00 = Filler

408 = M&T

6. **Montgomery County Teachers Federal Credit Union (MCTFCU)** – Anyone wishing to have their net pay or flat amount deposited to the MCTFCU must indicate their credit union account number and check the appropriate box for checking or savings (see **Account Type** on front). The MCTFCU Bank Routing/Transit number for checking or savings account is: 255077888.

7. **When does it start?** It takes about two pay periods after ERSC receives your Direct Deposit enrollment or change form. This is because MCPS requires your enrollment to go through a process called "Prenotification" to ensure that your financial institution is a part of the system and that your account number is correct and recognized. Presuming that you don't have any changes, this is a delay that won't be repeated.

8. **Cancellation/Change** – If you close or change the account to which your pay is deposited, you must cancel your direct deposit enrollment or submit an account number change at least two weeks prior to closing your account. Otherwise we will continue to send your pay to the account you authorized and you will not be paid until your money is returned by the bank to ERSC, which can take one to three weeks. The prenotification process for a "change" also takes about four weeks. You will receive a paycheck for one or two paydays at your work location or by U.S. Mail if you change your bank, account number, or type of account.

Restart – To restart the Direct Deposit service after you cancel it will require the four-week prenotification process. You will need to re-enroll in Direct Deposit if you are returning from long-term leave without pay.

9. **Your Direct Deposit** will continue until ERSC is notified in writing by you that you wish to change the financial institution receiving the direct deposit. To effect this change, you must complete a new form. You should maintain accounts at both financial institutions until the transaction is complete, i.e., after the new financial institution receives your direct deposit.

In the event that ERSC notifies your bank or credit union that funds to which you are not entitled have been deposited to your account inadvertently, you have authorized and directed the bank to return said funds to MCPS as soon as possible, by properly completing the authorization form. This authority will remain in effect until cancelled in writing.

10. **Terminating Leave Payoff Checks** – Leave payoff checks will be direct deposited unless you have notified ERSC in writing to cancel.

11. MCPS reserves the right to substitute your Direct Deposit with a paycheck on a temporary basis if necessary. Manually prepared paychecks for approved exceptions and/or computer production problems will not be direct deposited.

ePaystub – Your ePaystub shows your hours, earnings, taxes, and deductions. It will tell you a portion of the bank account number that received your Direct Deposit and the deposit date and the amount deposited. If you receive a check and have a flat amount deposited in the MCTFCU through Direct Deposit, your ePaystub will show the amount deposited to the MCTFCU below the Gross-to-Net Reconciliation box.

Direct Deposit is credited to your account as of the opening of banking business hours on payday and not before. If you have problems verifying whether funds are available, call the bank where you maintain your account and ask for assistance.