



# Employee & Retiree Service Center

## DIRECT DEPOSIT

### Frequently Asked Questions

#### What is direct deposit?

Direct Deposit is a program that offers employees the convenience of having their net pay (pay after taxes and deductions) deposited directly into their checking or savings account.

#### How do I enroll in direct deposit?

To enroll in a direct deposit account or make changes to your existing account(s), first visit **Hub+**. Sign in using your MCPS username and password. Next, under the Me tab, select the **Direct Deposit & W-4** tile and then the **My Direct Deposits** tile. Refer to the **Pay and Compensation User Guide** for detailed enrollment instructions.

#### Who may have direct deposit?

The direct deposit program is mandatory for all employees hired on or after **February 1, 2001**. Employees are to enroll in direct deposit within **30 days** of their employment.

#### Is there a charge for this service?

No, there is no cost to have a direct deposit account.

#### How does direct deposit work?

Your net pay will be deposited into the bank account(s) you have chosen. An electronic funds transfer is executed and your money is sent to your bank. Direct deposit will eliminate waiting in line on payday to deposit your check or making special arrangements when you are on vacation, etc.

#### Do I need to use a particular bank?

Funds may be transmitted to any U.S. bank or credit union. Employees may have a percentage or a fixed dollar amount of their net pay sent to another U.S. bank or credit union in addition to their primary (default) bank or credit union.

#### When does direct deposit start?

After you enroll in direct deposit, the process may take up to two paydays to begin.

#### What if I make a change?

You can make a change to your direct deposit account(s) at any time by logging into Hub+ and following the steps in the **Pay and Compensation User Guide**. You will see your current direct deposit choices displayed and will be asked what change(s) you wish to make. **Do not close your old bank**





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*account until you receive a deposit to your new account.* The direct deposit into the new account may take up to two paydays to begin.

*If you have cancelled an account, do not close your account until you receive your full net pay in your new account or in a paper check.*

## **Are there other benefits for having direct deposit?**

Many banks encourage the use of direct deposit through reduced fees or other incentives. Check with your financial institution to see if a special package is offered.

## **Where do I go to get help with logging in to Hub+?**

- For assistance with your MCPS password, visit **mySSPR**.
- For assistance with your MCPS username or other technical trouble, call the MCPS Help Desk at 240-740-9000.

## **How do I get help with using the online direct deposit feature on Hub+?**

- Detailed instructions are available in the **Pay and Compensation Employee User Guide**. For additional information about direct deposit on Hub+, visit the Direct Deposit web page at <https://www2.montgomeryschoolsmd.org/departments/ersc/employees/pay/direct-deposit>.

