



To arrange for direct deposit of your **IRS tax refund**, simply complete the information on your **IRS Form 1040** in the section labeled "Refund." (see *graphic below*).

SAMPLE CHECK 0001

DATE _____

PAY TO THE ORDER OF \$ _____

DOLLARS

MEMO _____

123456789 : 0123456789 0001

Routing Number Account Number

1040 Department of the Treasury—Internal Revenue Service **2005** (99) IRS Use Only—Do not write on this area.

For the year Jan. 1-Dec. 31, 2005, or other tax year beginning _____, 2005, ending _____, 2005.

Label Your first name and initial Last name

Line If a joint return, spouse's first name and initial Last name

Use the following instructions on page 163.

Refund Direct deposit? **71** If line 70 is more than line 62, subtract line 62 from line 70. This is the amount you overpaid. See page 54 and 58 in 72b, 72c, and 72d.

72a Amount of line 71 you want refunded to you

72b Routing number 6 Type Checking Savings

72c Account number 4

72d Amount of line 71 you want applied to your 2005 estimated tax 72

Amount **74** Amount you owe. Subtract line 73 from line 72. See page 54.

Contact your credit union today to learn how you can take advantage of Direct Deposit!

IRS Toll Free Information:
1-800-829-1040

DIRECT DEPOSIT & YOU

- Including facts about



- And Direct Deposit of IRS Tax Refunds



Presented by the National Association of Federal Credit Unions, an independent trade association representing federally chartered credit unions nationwide.

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DIRECT DEPOSIT

The Safe and Easy Way to Simplify Your Life!

Millions of Americans already know the many benefits of Direct Deposit. You should too! Direct Deposit of payroll checks and benefit payments is every bit as safe and reliable as traditional deposit methods. The Social Security Administration has used Direct Deposit for benefit payments since 1976 and has never lost a payment.

DIRECT DEPOSIT IS...

✓ **Quick:** Your money is electronically transferred into your account and available to use the morning of the transfer date. It's often deposited before the credit union opens!



Your regular federal benefit check from Social Security is an ideal candidate for Direct Deposit! The U.S. Treasury issues over 13 million checks every month. If these were converted to direct deposit it would save taxpayers \$120 million annually. Switch to direct deposit; it's easier and more convenient than checks!

It's easy... Simply contact your credit union and tell them you want to arrange for direct deposit of your regular federal payment. That includes: Social Security, Supplemental Security Income (SSI), Veterans Affairs or other government checks.

To Sign Up Now:

(800) 333-1795 (English)

www.GoDirect.org (English)

(800) 333-1792 (Spanish)

www.DirectoASuCuenta.org (Spanish)

✓ **Reliable:** Direct Deposit puts money in your account on time, every time. There's no "check-hold" delay; nothing to get lost. If you move, you won't have to wait for your check to catch-up.

✓ **Convenient:** There's no need to arrange for a special deposit or trip to the credit union—a real convenience when you are away from home on vacation or business. Your funds are credited to your account, safe and ready to use, whether you're at home or halfway around the world.

✓ **Safe:** At your federally insured credit union, deposits are insured to at least \$100,000.

✓ **Secure:** Worries about lost, stolen or misplaced checks are a thing of the past with Direct Deposit. And Direct Deposit is more confidential than paper payments because fewer people are involved in the process.

“ I was worried about Identity Theft and the check being stolen right from my mailbox, so I thought direct deposit was so much safer. If I'm gone for the day and on vacation I don't have to worry about the check being in my mailbox all day.”

—Marie Miklya, 75

“ I like Direct Deposit because it's so convenient. I know the money is in my account the same day every month. I've used it for 19 years, and I've had no problems.”

—Bill Murphy, 86

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