



Rhode Island Department of Elderly Affairs
John O. Pastore Center
Hazard Building
74 West Road
Cranston, RI 02920

RHODE ISLAND SENIOR BEAT

BY: Larry Grimaldi, Chief of Information & Public Relations
462-0509 lgrimaldi@dea.ri.gov

RELEASE: Friday, December 10, 2010

PROTECT YOUR SOCIAL SECURITY BENEFITS-USE DIRECT DEPOSIT

CRANSTON --- It may seem like a long time until January 1, 2013; but it's not too early to start a new habit-direct deposit of your Social Security or Supplemental Security Income (SSI) benefit check. Why is this date significant? Because on January 1, 2013, the federal government requires that all benefit checks be paid through direct deposit. The age of the paper check is coming to an end.

While about 85 percent of Social Security and SSI benefits are paid through direct deposit, some beneficiaries still receive paper checks. The U.S. Department of the Treasury notes that an estimated 69 million in checks were fraudulently endorsed in 2009 alone.

In times of economic downturn, financial crimes become more commonplace. This makes it even more important to ensure that your benefits are protected from thieves and scam artists looking to either steal the actual check or to use the information printed on the check to steal your identity.

Many seniors and adults with disabilities depend on these benefits as their only source of income. That's why the Social Security Administration has started the new Go Direct campaign. By becoming part of a Go Direct plan, you can eliminate the possibility of lost or stolen checks; you will know that your funds will be available on designated date each month; and you can be sure that payment of your Social Security or SSI benefits will be on time. Remember the floods this spring?

-more-

RI Senior Beat-December 10, 2010-direct deposit-page 2

You can join Go Direct by signing up for direct deposit or enrolling in the Direct Express debit MasterCard program. Either way, it is safer, more convenient and more secure.

If you are already receiving Social Security benefits and have a bank account, you can join the Go Direct campaign by signing up for direct deposit of your benefit check. You can go to www.GoDirect.org, or call 1-800-333-1795. You can also enroll by calling your local bank or credit union, or by calling Social Security at 1-800-772-1213 (1-800-325-0778 TTY). You can fill out the Direct Deposit Sign Up and drop it off or mail it to the Social Security office. If you do not have an account with a bank or credit union, you must open an account so that your benefits can be electronically transferred. Talk with your local bank or credit union about what type of an account would have the lowest fees, if a fee is required.

You can also participate in Go Direct by established by enrolling in the Direct Express Debit MasterCard. This prepaid debit card is also recommended by the U.S. Treasury as a safe and convenient alternate to receiving paper checks for Social Security or SSI benefits. No bank account is required. To get more information or to sign up for this plan, contact you local Social Security office, go to www.USDirectExpress.com, or call 1-877-212-9991.

If you are planning to apply for Social Security or SSI benefits, talk to a Social Security representative about establishing the direct deposit account of your choice.

-30-

The Department of Elderly Affairs was established as a cabinet-level position in 1977 under Rhode Island General Law 42-66-1. DEA is responsible for the development and implementation of a comprehensive system of programs and services for Rhode Islanders ages 60 and older and for adults with disabilities. DEA is also the state's single planning and service Area Agency on Aging under the provisions of the Older Americans Act of 1965.