Individuals have the option of having their pay direct deposited to a checking account, savings account, a Payroll Card, or a combination of the three. For initial enrollment purposes, a single account is preferred but for continued payment purposes there really is no limit!

[Note: Before enrollment can begin, the selected account(s) must first be established.]

How it works:
Direct deposit requires one “Main” bank and allows for multiple additional “Other” banks as described below:

- **“Main” Bank**: This is the first account you will setup for direct deposit. You may only have one Main Bank. With only this type of account set up for direct deposit, your entire net pay will be deposited to it. If you have any additional banks set-up for direct deposit, this is the one that will always receive the remaining net pay after all other additional accounts receive their deposits. You cannot maintain direct deposit without a Main Bank. You can modify/change the account, but you cannot delete it.

- **“Other” Bank(s)**: These are any additional accounts set up for direct deposit which require you to list the exact amount you want deposited to each of them. There is no limit to the number of Other Banks you create. You can change or delete them, but you should always use caution when closing the actual accounts as deposits could be pending. Please consult with your HR Administrator before closing a direct deposit account. When your pay is direct deposited, money will be deposited to these accounts first- in the order in which they were created, with the remainder of your pay being deposited to your Main Bank.

*Please be mindful of the fact that only monies available will be deposited to created accounts. If you elect to have too much money deposited to your Other Banks, it is possible that there will not be enough money left from your pay to deposit to your Other Banks and/or Main Bank.*

**Example Scenario:**
You want to have your pay direct deposited into three different accounts: a basic savings account, your checking account (to pay bills) and a vacation savings account.

The “Main” Bank receives the remainder of your pay after monies are deposited to your “Other” Banks, so it is recommended that this account be one that doesn’t need to receive a specific amount of money. This would be ideal for a vacation savings account.

The “Other” Bank(s) require you to specify an exact amount to be deposited to it (or them). For this example, we would recommend that your 1st Other Bank be an account like your main checking account from which you pay bills. This would allow you to know exactly how much is going to be available in this account for bill payment. Any additional Other Banks will also require a specific amount to be listed for deposit. A basic savings account, where you might want a specific amount deposited from each pay, would be good as an Other Bank.

If your net pay totals $850 and you require $700 to pay bills and want at least $100 to go into your basic savings account with the remaining to go to your vacation saving account, we suggest the following:
Main Bank- Set this up as your vacation savings account since it will receive the remaining portion of your pay once deposits are made to your Other Banks and doesn’t require a specific amount. From the above example, it will receive the remaining amount of $50, once your Other Bank accounts have been created.

1st Other Bank- Set this up as your checking account since this is the account that will receive first priority when deposits are made from your pay and it does require a specific amount. From the above example, set it up to receive $700.

2nd Other Bank- Set this up as your basic savings account since this account will receive second priority when deposits are made from your pay. From the above example, set it up to receive $100.

In this example, all created banks will receive money. However, if your pay were to be $100 lower for one pay period (perhaps you have leave without pay) then your 1st “Other” Bank would receive the full $700 while your 2nd “Other” Bank would only receive $50 and your “Main” Bank would receive nothing. That is why it is important to be mindful and cautious when setting-up multiple accounts.