



Resources

Get Your Benefits through the Direct Express Card

If you don't have a bank account and you wait anxiously every month for the mail carrier to deliver your check from Social Security, Direct Express is for you.

What is Direct Express?

The Direct Express card is a new debit card you can use to access your benefits. And you don't need a bank account. With the Direct Express card program, your federal benefit payment is deposited directly onto your card. Your monthly benefits will be available on your payment day – on time, every time. You can use the card to make purchases, pay bills or get cash at thousands of locations. The Direct Express card is both safer and more convenient than paper checks. Anyone receiving Social Security or Supplemental Security Income payments can enroll. No more waiting for the mail or worrying about lost or stolen checks.

Why should I sign up for Direct Express?

- **Safety.** There is no risk of lost or stolen checks. When reported promptly, your money is protected, even if your card is lost or stolen.
- **Ease.** Your money is automatically posted to your card account on your payment day each month. You won't have to wait for the mail to arrive.
- **Convenience.** Make purchases anywhere MasterCard is accepted. Use your card to get cash at retail locations, banks and ATMs throughout the country.

How secure is the card?

The Direct Express card offers a number of benefits that make it safer and more secure than checks:

- Your account is protected by your Personal Identification Number (PIN);
- Your card account has federal consumer protection and your funds are FDIC-insured; and
- If your card is lost or stolen, it will be replaced.

Can I use the card without any fees?

Yes, it is possible to use your card for free. There is no sign-up fee and no monthly account fee. Many other services are provided free of charge, including:

- Purchases at retail locations, cash back with purchases, or cash withdrawals through bank or credit union tellers;
- One ATM cash withdrawal for each deposit posted to your account each month when using a Direct Express card network ATM;
- Optional notification of deposits to your debit card by phone, E-mail or text message;
- Optional low balance alert when your account balance falls below a certain level; and
- Access to the toll-free customer service number or website 24 hours a day, seven days a week.

Are there any fees?

Service	Fee
ATM cash withdrawal, surcharge may apply	\$0.90 each withdrawal*
Monthly paper statement mailed to you	\$0.75 each month
Direct Express bill pay	\$0.50 each time
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement	\$4 after one free each year
Overnight delivery of replacement card	\$13.50 each time

How do I sign up?

It's quick and easy to sign up for the card. Call the toll-free Direct Express hotline at **1-877-212-9991**. Sign up online at www.USDirectExpress.com. Also, Social Security can help you sign up.