



For more information:

Call or visit your Illinois Department of Human Services' Family Community Resource Center (FCRC).

If you have questions about any Illinois Department of Human Services (IDHS) program, call or visit your FCRC. We will answer your questions. If you do not know where your FCRC is or if you are unable to go there, you may call the automated helpline 24 hours a day at:

1-800-843-6154

1-800-447-6404 (TTY)

You may speak to a representative between:

8:00 a.m. - 5:30 p.m.

Monday - Friday (except state holidays)

For answers to your questions, you may also write:

Illinois Department of Human Services

Bureau of Customer Support and Services

100 South Grand Avenue East

Springfield, Illinois 62762

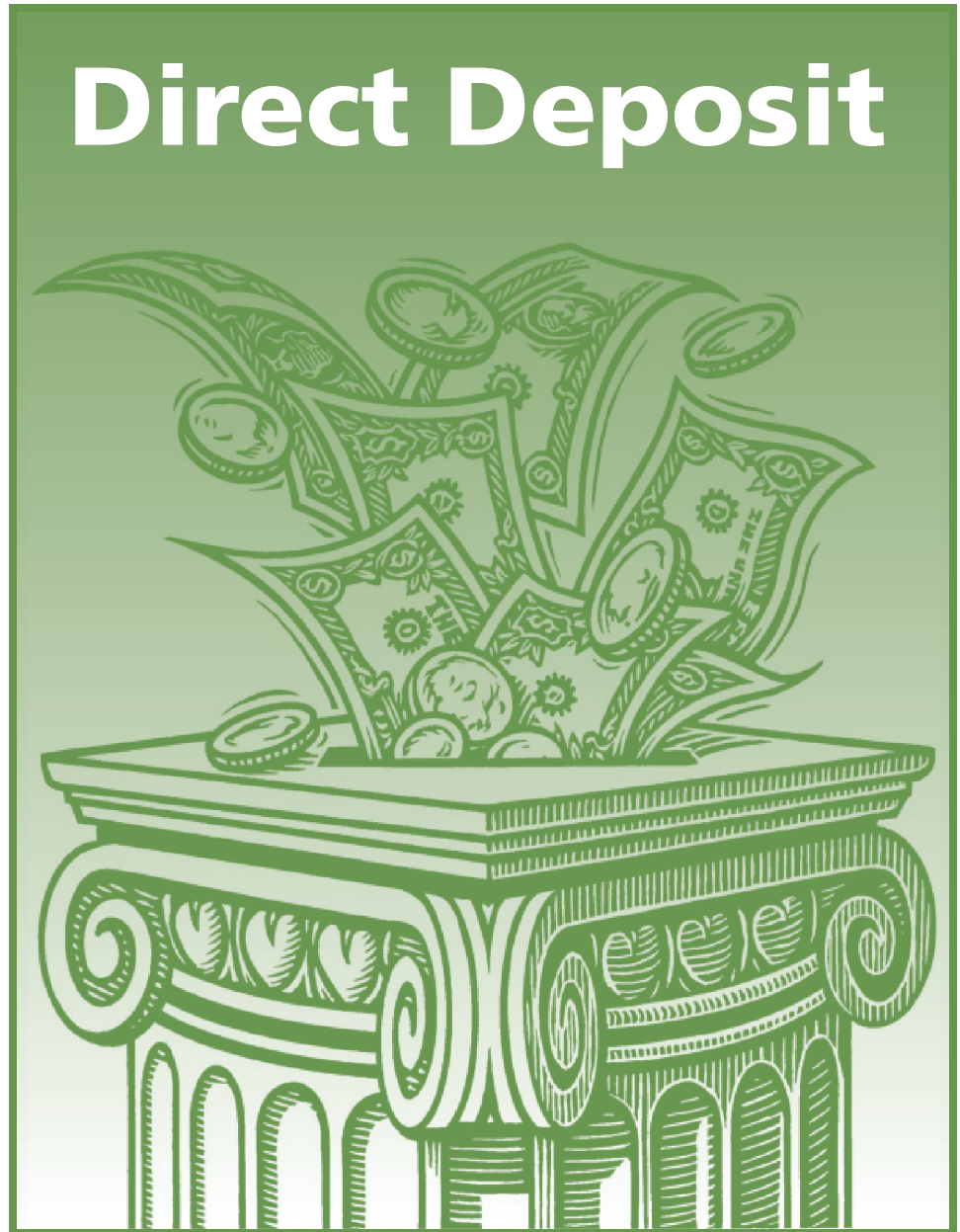
Visit our website at:

www.dhs.state.il.us



Programs, activities and employment opportunities in the Illinois Department of Human Services are open and accessible to any individual or group without regard to age, sex, race, sexual orientation, disability, ethnic origin or religion. The department is an equal opportunity employer and practices affirmative action and reasonable accommodation programs.

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You can have your cash benefits deposited directly into an account at a financial institution.

Did you know that you can choose to have your cash benefits deposited directly into an account at a financial institution instead of into your **Illinois Link** account? A “financial institution” can be a bank, savings and loan, thrift or credit union. (Credit unions have special membership rules.)

Direct Deposit is the electronic transfer of your cash benefits, paycheck or other payments into your checking or savings account. If you already have an account, or if you open a new deposit account, you can use Direct Deposit. If you use Direct Deposit of cash benefits, you cannot use your Link card to get cash from your Direct Deposit Account. (You will still use your Link card for food benefits.)

Direct Deposit is safe. Financial institutions are closely regulated under federal and state law. The money you deposit in an institution is safe from theft, loss and fire.

Direct Deposit is convenient. You can withdraw the money in your account at a teller window, a drive-up window or an Automatic Teller Machine (ATM), or by cashing a personal check. Banks provide a written report each month showing all activity in your account that you can use to keep track of your expenses. Many banks offer an option to pay bills directly from your account.

Direct Deposit can save you money. Keeping your money in a bank account is often cheaper than using other businesses to cash checks or buy money orders. Most banks do not charge account-holders a fee for using one of the bank’s own ATM machines.

Many financial institutions have basic, low-cost accounts. Some of the banks in Illinois offer basic, low-cost checking accounts. Shop around for an account that meets your needs. Be sure you understand the costs of any account that you choose.

Signing up for Direct Deposit is easy. After you open an account, just ask your caseworker to help you fill out the forms that tell your bank and the State of Illinois Comptroller that you want your cash benefits directly deposited into your account. It will take a couple of months to switch your cash benefits from your Illinois Link card to Direct Deposit. The first month after the change is made a paper check will be mailed to the address you have provided to us. Then your cash benefit will be directly deposited every month after that. Until that happens, you will continue to receive your cash benefit through Illinois Link. Your cash benefits will usually be in your account on the same day that your food benefits are available through your Illinois Link card. If that day falls on a weekend or holiday, your cash benefits will be in your Direct Deposit account on the next workday.

You can use Direct Deposit for other payments, too. If you receive federal Social Security; Supplemental Security Income (SSI) or veteran’s benefits; or civil service, railroad or military retirement payments, ask your financial institution to have those payments directly deposited to your account.

