

ASSOCIATION FOR CHILD DEVELOPMENT

Direct Deposit Authorization Agreement

I (we) hereby authorize the **Association for Child Development (ACD)** to deposit my reimbursement or make reversals into the account listed below. The authorization agreement remains in effect until **ACD** receives a written notice of termination from me, with reasonable time to act upon it, or until ACD sends me written notice of termination of this agreement. I understand that my bank or credit union can take up to **48 hours** to post my direct deposit to my account. **I also understand that I am responsible for checking with my financial institution to ensure my reimbursement is available BEFORE accessing this money.**

Contact Information

Name: _____

Daytime Telephone Number: (_____) _____

Street Address: _____

City: _____ State: _____ Zip: _____

ACD Account Number: _____

Signature: _____

Required Financial Institution Information

Account Type (select one): Checking _____ Savings _____

Account Number: _____

Transit Routing Number: _____

Name of Bank/Financial Institution: _____

The Transit Routing Number is the 9 digit number located next to the account number at the bottom of your check and is also required for a savings account. This number may also be obtained by calling your Financial Institution.

Any questions regarding your direct deposit may be directed to the Illinois ACD office at (800)284-5273.

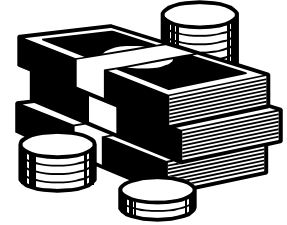
RETURN THIS FORM BY MAIL OR FAX TO:

**Association for Child Development
P.O. Box 7130
Westchester, IL 60154
Fax #: (708) 236-0872
Attn: Customer Service**



**It's Free
& Easy**

Short On Time? Use Direct Depo\$it!



It's convenient!

Your reimbursement is electronically deposited into your checking or savings account at the bank, or credit union, of **your choice**. The direct deposits are sent to the bank the same day that reimbursement checks are mailed, saving unnecessary trips to the bank. Studies show that consumers may spend the equivalent of three workdays each year going to the bank.* Additionally, you have access to the full amount of your reimbursement when received by your bank — you don't have to wait for the deposit to clear.

It's safe!

Since your reimbursement is directly deposited by the Association for Child Development into your bank or credit union account, there is no chance that it can be stolen or lost, and an electronic transaction can always be traced. The U.S. Treasury Department replaces more than 800,000 lost or stolen checks each year. **Direct Deposit has never lost a payment!***

Seventy-one percent of Americans take advantage of direct deposit when offered to them.*

It's reliable!

The statement mailed to you by the Association for Child Development shows:

- the amount credited to your account,
- menu deductions, and
- the number and types of meals/snacks that you are being reimbursed for each month.

Problems with direct deposit are rare — the chance of a problem occurring with a check is 20 times greater than with direct deposit.*

It's easy!

Complete the Direct Deposit Authorization Form included on the back of this handout. If you need assistance, please feel free to call our Customer Service Division at (800) 284-5273. Once you have completed the form, return it to the Association for Child Development by mail or fax. If you are requesting direct deposit into your checking account, a blank check with VOID written across the face must be included.

*Source: Direct Deposit and Direct Payment, www.electronicpayments.org