



## Railroad Retirement Monthly Annuity Payment Dates

Over 96 percent of all railroad retirement beneficiaries have their monthly benefits deposited into an account at their bank, savings and loan or credit union. Direct Deposit is a simple, safe and secure way to receive benefits.

### 2013 and 2014 Payment Dates

Railroad retirement benefits are paid each month. Banks and other financial institutions are required to post railroad retirement benefits to Direct Deposit recipients' accounts no later than the first business day of each month.

**Saturdays, Sundays and Federal holidays are not counted as business days.**

For 2013 and 2014, beneficiaries on Direct Deposit should have their railroad retirement benefits in their accounts no later than the following dates:

2013	2014
Wednesday, January 2	Thursday, January 2
Friday, February 1	Monday, February 3
Friday, March 1	Monday, March 3
Monday, April 1	Tuesday, April 1
Wednesday, May 1	Thursday, May 1
Monday, June 3	Monday, June 2
Monday, July 1	Tuesday, July 1
Thursday, August 1	Friday, August 1
Tuesday, September 3	Tuesday, September 2
Tuesday, October 1	Wednesday, October 1
Friday, November 1	Monday, November 3
Monday, December 2	Monday, December 1

As a customer service, some banks and other financial institutions may post monthly railroad retirement benefits to their customers' accounts prior to these payment dates. There is no requirement, however, that financial institutions post payments to accounts before the dates shown.

### Changing Direct Deposit Accounts

If you change financial institutions or open a new account, you can change your Direct Deposit information by contacting your nearest [RRB field office](#). If you want your benefits deposited into your checking account, have one of your new checks handy when you call. We will need information from your check to change your Direct Deposit. Do not use a deposit slip. Deposit slips do not always have the correct numbers we need.

If you want your benefits deposited into a savings account at a new financial institution, contact the bank, savings and loan, or credit union to get their bank routing number. We will need the routing number and your account number to change your Direct Deposit information.

We encourage you to keep your old account open until you receive your first monthly payment in your new account. Because we may not be able to change our records in time to ensure that your next payment goes to your new



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account, keeping your old account open will help avoid any delays in receiving your monthly benefits. Talk to an RRB representative if you have any questions.

### If You Change Your Address

Even if you receive your benefits by Direct Deposit, you must tell us if your mailing address changes. The Railroad Retirement Board needs your correct address so we can mail benefit notices, tax statements and other important information to you. You can report address changes by calling your nearest RRB field office.

### If You Receive A Check

The Department of the Treasury (Treasury) now requires all Federal benefit and non-tax payments to be made electronically. If you receive a check, you will need to choose an electronic payment option to receive your benefit payments. **The deadline for enrolling in an electronic payment program is March 1, 2013.** If you are a resident of the United States or its territories, there are three electronic payment options available to you:

#### Direct Deposit

If you have an account at a bank, credit union, or financial institution, Treasury can automatically direct deposit your benefit payment into your account. If you don't already have an account, consider opening one. Switching from checks to Direct Deposit is fast, easy, and free at [www.GoDirect.org](http://www.GoDirect.org), by calling Treasury's toll-free helpline at 1-800-333-1795, or by visiting your bank or other financial institution. You can also contact your nearest RRB office to sign up.

#### Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup>

The Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup> is a prepaid debit card you can use to get your benefit payment. It's safer and more convenient than paper checks, and you don't need a bank account to sign up. Your benefit payment will be deposited directly to your card account. You can use your card to make purchases, pay bills, or get cash. There is no sign-up fee or monthly fees, and most services are free. You can call 1-800-333-1795 or visit [www.GoDirect.org](http://www.GoDirect.org) to enroll.

#### Electronic Transfer Account

If you don't qualify for a checking or savings account, you may open an *Electronic Transfer Account (ETA<sup>sm</sup>)*. *ETA<sup>sm</sup>* is a low-cost account designed by Treasury to ensure that individuals who are required to receive federal payments electronically have access to an account at a reasonable cost and with the same consumer protections available to other account holders at the same financial institution. For more information, call 1-800-333-1795 or visit [www.eta-find.gov](http://www.eta-find.gov).

**If you reside in a foreign country and receive a check**, there are three electronic options that may be available to you:

#### International Direct Deposit

The Railroad Retirement Board offers International Direct Deposit (IDD) of benefit payments to beneficiaries residing in certain foreign countries. With IDD, your money is deposited on the day you are scheduled to receive your benefit. If you reside in Canada, you may have the option to receive your benefit in U.S. dollar or local currency. To enroll in IDD, you can contact the RRB at 1-877-772-5772 or visit [www.rrb.gov](http://www.rrb.gov) to obtain an enrollment form.

#### Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup>

The Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup> is a prepaid debit card you can use to get your benefit payment. It's safer and more convenient than paper checks, and you don't need a bank account to sign up. Your benefit payment will be deposited directly to your card account. You can use your card to make purchases, pay bills, or get cash. There is no sign-up fee or monthly fees, and most services are free. You can call 1-800-333-1795 or visit [www.GoDirect.org](http://www.GoDirect.org) to enroll.



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### Direct Deposit to a Local Bank Associated with an U.S. Bank

A bank in your community may have an association with an U.S. bank that will allow you to have your benefit payment direct deposited in the U.S. and the money is then made available to you at the local bank. Contact your local bank for additional information.