

Senior Citizen News & Notes

One Simple Step Makes Winter Migration Easier, Safer For Snowbird Seniors

(NAPSA)—To give winter the cold shoulder, thousands of senior citizens begin the annual ritual of packing up and heading to warmer climates. With these “snowbirds” migrating to places like Florida and Arizona for the fall and winter, the U.S. Department of the Treasury’s **Go Direct** campaign is encouraging seniors to take the simple step of switching to direct deposit for their Social Security and other federal benefit payments.

“Direct deposit is safer, easier and gives you more control,” says Alvina McHale, project director for Treasury’s **Go Direct** campaign. “Active seniors who travel or move to the South during the winter months can have instant access to their money from virtually anywhere through direct deposit. They don’t need to worry about whether the mail will follow them to their seasonal destination, or whether their check is sitting in a mailbox for an extended period of time while they’re away.”

Direct Deposit Is Safer

According to data from Treasury, direct deposit is safer and more reliable than a paper check. Whenever there’s a problem with a Social Security payment, nine times out of 10 it’s with a paper check, not a direct deposit payment. In 2006 alone, about 57,000 Treasury-issued checks, totaling nearly \$54 million in estimated value, were stolen or forged. Direct deposit helps eliminate fraud—which means seniors managing their finances from warm-weather locations can rest assured their personal financial information will remain secure.

According to a nationwide Treasury-sponsored survey, four in 10 Americans have been victims of identity theft or know



To sign up for direct deposit, call the *Go Direct* helpline at (800) 333-1795, or visit www.GoDirect.org.

someone who has. The survey also showed nearly one in three (31 percent) had had a check, important document or large sum of cash lost or stolen. This is particularly troubling considering that, of the 50 million people who receive Social Security payments each month, 17 percent continue to rely on paper checks. By switching to direct deposit, Social Security recipients can eliminate the likelihood of a stolen check and help ensure the safety of their personal and financial information.

How To Sign Up

Treasury has made signing up for direct deposit quick and easy. Current benefit recipients who want to make the switch can sign up online at www.GoDirect.org, call the **Go Direct** helpline at (800) 333-1795 or visit their local bank or credit union. To sign up in Spanish, visit www.DirectoASuCuenta.org or call (800) 333-1792. The process is free and takes only a few minutes to complete.

The preceding information has been provided by the **Go Direct** campaign.