

Pennsylvania Conference of Seventh-day Adventists

Payroll Authorization for Direct Deposit

Please complete and return to the Treasury Department

I, _____, authorize you to deposit my net pay automatically to my account(s) at the bank(s) listed below each pay period. If funds to which I am not entitled to are deposited to my account, I authorize you to direct the bank to return said funds. This authorization will remain in effect until I have canceled it in writing. Thank you.

Employees assigned an @paconference.org email address will automatically receive their monthly earnings statement to their conference-assigned email address. All other employees please choose one of the following options:

- Send my monthly earnings statement to my email address: _____
- Send my monthly earnings statement to my home address

***** PLEASE ATTACH A VOIDED CHECK *****

**or a document from the bank that lists the bank routing number, your name, and your account number
The account(s) used must be checking account(s)**

Deposits to be made to:

Optional-- Additional account(s) for deposits to be made to:

Bank Name

Bank Name

Bank Name

Transit Routing Number (9-digits)

Transit Routing Number (9-digits)

Transit Routing Number (9-digits)

Account Number

Account Number

Account Number

_____% of Net Pay
(Default of 100% if only one account used)

_____% of Net Pay

_____% of Net Pay

-- or --

-- or --

-- or --

\$ _____ (Fixed Amount)

\$ _____ (Fixed Amount)

\$ _____ (Fixed Amount)

Signature

Date

***** PLEASE ATTACH A VOIDED CHECK *****

or a document from the bank that lists the bank routing number, your name, and your account number for each account used.

**Pennsylvania Conference of Seventh-day Adventists
Direct Deposit Questions and Answers**

Q. What is Direct Deposit?

A. Direct Deposit (DD) is a system whereby the net pay of your monthly paycheck is transmitted electronically from the Pennsylvania Conference computer to your bank's computer and deposited to the account(s) of your choice at your bank or financial institution.

Q. How will I know the bank has given me the correct amount of money?

A. Every payday an earnings statement, showing gross salary, taxes withheld, other deductions, and net pay will be sent to you. This earnings statement may not look like the check stub you currently receive, but it will contain the same information. The net pay figure should be the same as your direct deposit at your financial institution. This statement, along with other items commonly distributed with the payroll, will be sent to your home address or your email address, whichever you choose.

Q. Is DD safe? What if my money gets lost in the computer?

A. DD, also known as Electronic Fund Transfer (EFT), is widely used in the banking industry today. It is not only the safest, but the fastest, most reliable, least expensive, and most convenient way to transfer money.

Q. What does DD cost?

A. For the Conference, the cost of DD, or electronic transfer, will be comparable to the cost of writing checks. For the individual, it will save you the time and cost of taking your check to the bank. Your bank service charge, if you are paying one, should not increase, as we are not aware of any financial institution which makes a charge for deposits. In fact, several financial institutions offer free accounts to those who use DD. There is the additional advantage that your check will be credited to your personal account on schedule, even if you are on vacation, out of town, or ill.

Q. Do I need a bank account for DD?

A. Yes, you must have a bank account at a financial institution which accepts DD.

Q. Does my account need to be at a specific bank?

A. No, you are free to open, or maintain, your account at any bank or financial institution which accepts DD.

Q. Is DD mandatory?

A. No, you have this option. However, if everyone would utilize this service the Conference could save approximately \$350.00 per month.

Q. How will DD affect the payroll schedule?

- A. The payroll schedule will not change. The processing will be completed, and your pay released on the 23rd of the month or the next business day, as is currently being done. On that day the DD information will be released to the bank, and the earnings statement will be mailed.

Q. If I use DD, when will my funds be available to me at my bank?

- A. Your funds will be available in your bank account no later than the morning of the second business day following payday.
Example 1 – The 25th of the month (payday) occurs on Tuesday. Your funds will be available on or before Thursday morning, the 27th.
Example 2 – The 25th of the month occurs on Sunday, payday is the next business day, or Monday, the 26th. Your money will be available two business days later, Wednesday morning on or before the 28th.

Q. If I have Automatic Withdrawal payments set-up from my bank account, what is the earliest date I can use?

- A. Do NOT have any Automatic Withdrawals deducted from your account prior to the 28th of the month. During the months of January and July major changes are made to payroll processing that can potentially delay a payday on the 25th. However, if this does occur, the Pennsylvania Conference will accept any liability for an automatic withdrawal transaction made after the 28th.

Q. What if my hourly time sheet or expense report is late? Will it affect my deposit?

- A. Yes. Employee expense reports or hourly time sheets must be sent no later than one week prior to payday in order to be included in the current payroll.

Q. How do I sign up for DD?

- A. Complete the enclosed authorization form, attach a voided personalized check (direct deposit slips are NOT acceptable) and return it to the payroll department.

Q. What if I sign up for DD and need to make a change to my bank account?

- A. Whether you change banks or change account numbers you should immediately contact the payroll department to communicate any change that would affect the timely deposit of your funds. It is important, however, to be aware that to start DD, to stop DD, or to make any change in financial institution or account, you must submit a signed authorization containing the necessary information. Your DD status cannot be changed by verbal or telephone request.

Q. What if there is a problem with my DD and I don't receive credit at the bank?

- A. It is quite unlikely this will happen. However, in the event that it might, you should first call the payroll department to verify that funds were sent to the bank. You may need to call the bank to determine why they may not have been credited to your account. In the event your account is credited in error, your employer and/or your financial institution reserves the right to reverse such credit, only to the extent of correcting any payroll related error.