

III. For each account attach a voided check (or photocopy) since your bank's routing numbers that appear on the front of your check are necessary to process this request. For a savings account, attach a copy of the withdrawal slip.

IV. Forward this authorization agreement to the Payroll Department.

I understand that if I change accounts, or if I wish to cancel this agreement, I am responsible for notifying the KCATA in writing to afford the KCATA and Bank a reasonable opportunity to act on the change. I also agree to report any discrepancies to the KCATA immediately.

Please allow at least 2 payroll periods after the date the Payroll Department receives this form for your net payroll earnings to be directly deposited into your checking / savings account. If an employee terminates employment with the KCATA, the final earnings will be paid in the form of a paycheck instead of an automatic deposit.

**I authorize the Kansas City Area Transportation Authority (KCATA) to deposit my net payroll earnings into my checking/savings account.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Will I still receive a payroll check stub?**

The check stub is changing to a payroll earnings statement. It contains the same information as as check stub and it will indicate the account(s) where your net pay was deposited.

**Will I be able to determine if my pay has been deposited in my account on payday?**

When your financial institution opens for business on payday, you should be able to confirm that a deposit has been made to your account. Prior to payday, Payroll has verified the amount transferred to your account.

**What if there is an error in my paycheck?**

For instances where you are shorted you will receive a manual check for the difference. If there is an overpayment an ACH reversal will be initiated and you will receive a manual check for the correct amount.

**How do I sign up for direct deposit?**

You complete the Authorization Agreement Form and attach a copy of a voided check or deposit slip for the account(s) where your pay is to be deposited. Submit the form to the Payroll department and allow at least 2 payroll periods for the direct deposit to begin.

**Can I sign up at any time?**

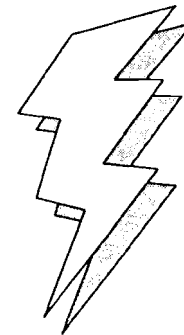
Yes, Direct Deposit can be started at any time by submitting a completed Authorization Agreement Form. Allow two pay periods after the date the Payroll Department receives the form for it to take effect. The first pay period a test (pre-note) is done to ensure that your account number and bank information is correct.

**Can I stop Direct Deposit at any time?**

Yes, you may stop direct deposit at any time by completing the cancellation section of the form and submitting it to the Payroll Department. The form must be received in the payroll Department by the Wednesday of the week prior to your next payday.

**Contact the Payroll Department for more information.**

# KCATA

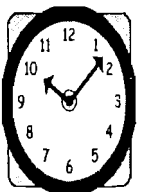


## DIRECT DEPOSIT

**AN EMPLOYEE'S GUIDE TO DIRECT DEPOSIT**

**A NEW BENEFIT OFFERED TO UNION EMPLOYEES**

- ◆ CONVENIENT
- ◆ RELIABLE
- ◆ SAFE
- ◆ AND BEST OF ALL TIME-SAVING !!!



**What is Direct Deposit?**

It is a safe and easy way to have your paycheck deposited in the bank each payday. The KCATA will automatically deposit your pay into your checking or savings account.

**Why use Direct Deposit?**

It's convenient, no more waiting in line to pickup your check or to cash it at the bank. No worrying about your check being lost or stolen, and it ensures deposit of your pay on vacation, sick, out of town, and when you work odd hours.

**Who can participate in Direct Deposit?**

Beginning June 10, 1999, all union employees whose financial institutions will accept Automatic Clearing House (ACH) transactions are eligible. Call the customer service representative at your financial institution and ask if it participates in ACH transmissions.

**Is Direct Deposit confidential?**

Yes, it is one of the most confidential methods of processing a paycheck. Checks processed through normal payroll can pass through as many as five to ten people before reaching your account. Direct Deposit eliminates this problem.

**Is Direct Deposit a new concept?**

No, many companies have offered direct deposit to their employees for over 20 years, and the U.S. Government has utilized ACH payments for social security and disability payments for several years.

**Must I have an account at Nation's Bank to use Direct Deposit?**

No, you continue to use your current bank, credit union, or savings and loan institution if it accepts ACH transactions.

**Do I have to have a special account with my financial institution to use Direct Deposit?**

No, you may have your pay deposited into an existing checking or savings account.

**Can I have my pay deposited in more than one account?**

Yes, your Direct Deposit payment can go to three different accounts at the same or at different financial institutions.

**What if I change bank accounts?**

If you have direct deposit and change bank accounts, you need to notify the Payroll Department by completing a new Authorization Agreement Form for your new account. This should be done by the Wednesday of the week prior to your next pay date. It takes two payroll periods for the change to take effect; you will receive a paycheck until then.

**What should I do if I close the account that is receiving my Direct Deposit?**

The responsibility to notify the KCATA that you have closed your account is yours. You must cancel the direct deposit by completing the cancellation section of the form and turn it in to the Payroll Department by the Wednesday of the week prior to your next pay date. If you close your account before the cancellation is processed, the funds will be transferred and then returned to the KCATA. This will delay you receiving a replacement check, so cancel the Direct Deposit before you close your account.

**Kansas City Area Transportation Authority**  
**Authorization Agreement for Payroll Direct Deposits**

I. To have your net payroll earnings directly deposited into your checking / savings account, please complete the following sections of this authorization agreement.

I. Check one of the following:

**New participant** \_\_\_\_\_  
**Change account** \_\_\_\_\_  
**Cancel participation** \_\_\_\_\_

**Name (print)** \_\_\_\_\_  
**PAY#** \_\_\_\_\_ **Department** \_\_\_\_\_  
**S.S.N.** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

II. For more than one account, designate a percentage of net pay or a fixed amount. Percentages must add up to 100%. For fixed amounts, the #1 Financial Institution will be the primary account in which the balance of your net pay will be deposited after the designated amounts are made to the other accounts.

**#1 BANK NAME** \_\_\_\_\_  
**ABA/ROUTING #** \_\_\_\_\_  
**ACCOUNT #** \_\_\_\_\_  
**CHECKING** \_\_\_\_\_ **SAVINGS** \_\_\_\_\_  
**AMOUNT** \_\_\_\_\_ % \_\_\_\_\_

**#2 BANK NAME** \_\_\_\_\_  
**ABA/ROUTING #** \_\_\_\_\_  
**ACCOUNT#** \_\_\_\_\_  
**CHECKING** \_\_\_\_\_ **SAVINGS** \_\_\_\_\_  
**AMOUNT** \_\_\_\_\_ % \_\_\_\_\_

**#3 BANK NAME** \_\_\_\_\_  
**ABA/ROUTING#** \_\_\_\_\_  
**CHECKING** \_\_\_\_\_ **SAVINGS** \_\_\_\_\_  
**AMOUNT** \_\_\_\_\_ % \_\_\_\_\_