

## Direct Express<sup>®</sup> Card Fast Facts

- The U.S. Department of the Treasury and the Social Security Administration encourage anyone who is eligible for Social Security or Supplemental Security Income (SSI) benefits to consider using the **Direct Express<sup>®</sup>** card.
- The **Direct Express<sup>®</sup>** Debit MasterCard<sup>®</sup> card is a prepaid debit card for federal benefits that was designed for people without bank accounts. The **Direct Express<sup>®</sup>** card is a MasterCard<sup>®</sup>-branded debit card being issued by Comerica Bank, the Treasury's financial agent.
- No bank account is required to sign up for the card. There is no credit check or minimum balance requirement.
- It is possible to use the card for free. There is no sign-up fee, no monthly account fee, and many other services are provided free of charge.
- The **Direct Express<sup>®</sup>** card is convenient. Federal benefit money is deposited to a **Direct Express<sup>®</sup>** card account each month on the cardholder's payment day.
- Cardholders may make purchases or get cash anywhere Debit MasterCard<sup>®</sup> is accepted and get cash at thousands of retail locations, banks and credit unions, and ATMs.
- The **Direct Express<sup>®</sup>** card is safer and more secure than paper checks. It eliminates the need to carry large amounts of cash. Funds are FDIC-insured (up to the legal limit), and the card account is protected by a Personal Identification Number (PIN) for ATM withdrawals and at retail locations.
- It's fast, easy and free to sign up for the card. People who receive Social Security or SSI, or their representative payees, can sign up by calling 1-(877) 212-9991 or visiting [www.USDirectExpress.com](http://www.USDirectExpress.com). New Social Security applicants can sign up for the card at their local Social Security office.
- To make purchases, cardholders should present their card when paying at any location that accepts MasterCard<sup>®</sup> debit cards. The money is automatically deducted from the account.
- Federal beneficiaries **with a bank account** may sign up for direct deposit through Treasury's **Go Direct** campaign by calling toll free (800) 333-1795, or visiting [www.GoDirect.org](http://www.GoDirect.org). Another option is to sign up for direct deposit through their bank or credit union.