



Greetings!

The U.S. Department of the Treasury is sending a direct mail letter in the coming weeks to a select group of VA Compensation or Pension check recipients to encourage them to switch from a paper check to the Direct Express® Debit MasterCard® card for their payments. The Direct Express® card is endorsed by VA and is safer, easier and more convenient than receiving a paper check.

U.S. Treasury Direct Express® Debit MasterCard® Pilot

THE MAILING

Who will receive the mailer and when?

In May and June 2010, 150,000 VA Compensation or Pension check recipients in Texas, New York, California, Mississippi, Kentucky, Georgia, and West Virginia will receive the mailer, which will include a letter from Treasury's Financial Management Service, a brochure explaining the features and benefits of the card, and a form they can use to sign up for the card by mail. (A postage-paid envelope will also be included.) VA Compensation or Pension beneficiaries can also sign up by phone at (888) 544-6347.

How will a VA Compensation or Pension beneficiary know the mailing is legitimate?

The return address will display the name "Department of the Treasury, U.S. Treasury Processing Center," and the letter inside will be signed by Walt Henderson, Director of Treasury's EFT Strategy Division.

How might VA Compensation or Pension beneficiaries hear about the Direct Express card even if they don't receive the mailing?

If a VA Compensation or Pension beneficiary also receives Social Security or Supplemental Security Income (SSI) benefits, he/she may have heard about the Direct Express card through check inserts sent by the Treasury Department. Additionally, VA will provide information about the mailing and the Direct Express card to its veteran service organization partners, regional offices and call centers, and on its website.

If a VA Compensation or Pension check recipient does not receive the mailer, can he/she still sign up for the card now?

Yes. The beneficiary can call the U.S. Treasury Processing Center at (888) 544-6347 to switch to the Direct Express card.

THE DIRECT EXPRESS CARD

Why is the Direct Express card better than paper checks?

Paper checks can be delayed, lost and stolen. In fact, in 2009, an estimated \$69 million in Treasury-issued checks were fraudulently endorsed. The Direct Expresscard provides safer, easier and faster access to money. The benefits are clear:

- **Safe.** No need to carry large amounts of cash and no risk of lost or stolen checks. Money in the card account is FDIC-insured (up to the maximum amount allowed by law).
- **Easy.** Money is automatically posted to the card account on payment day, so there's no need to wait for the mail to arrive.
- **Convenient.** Cardholders can make purchases and pay bills anywhere Debit MasterCard® is accepted. The card can also be used to get cash at retail locations, ATMS and banks and credit unions throughout the world.
- **Recommended.** The Department of Veterans Affairs and Treasury Department encourage VA Compensation and Pension check recipients to sign up for the card.

Are there fees associated with the card?

There are no sign-up fees, monthly fees or overdraft charges. Most services are free. Some fees for optional services may apply. For information on fees and features, call (877) 212-9991 or visit www.USDirectExpress.com.

Are current Direct Express cardholders satisfied with the card?

So far, approximately one million people have signed up for the Direct Express card. The vast majority of Direct Express cardholders have expressed satisfaction with the card because it offers convenience, safety and immediate access to their money. According to Treasury Department research, 95 percent of cardholders surveyed said they are satisfied with the card and 86 percent said they are very likely to recommend the card to family or friends who receive a federal benefit payment.

SIGN-UP INFORMATION

How can VA Compensation or Pension beneficiaries sign up for the card?

VA Compensation or Pension check recipients can switch to the Direct Express card by calling (888) 544-6347. This toll-free phone line is dedicated to helping VA Compensation or Pension beneficiaries sign up for the Direct Express card. Phone sign-up is open Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. People who received information in the mail can also fill out and mail back the application in the postage-paid envelope provided. No bank account or credit check is required.

Can VA beneficiaries sign up for the card online?

Not yet. VA Compensation or Pension beneficiaries are encouraged to sign up by phone at (888) 544-6347 or by mail if they received the letter. The phone number is dedicated to helping VA Compensation or Pension beneficiaries sign up for the Direct Express card.

Can a VA Compensation or Pension representative payee sign up for the Direct Express card?

No. A representative payee for a VA Compensation or Pension benefit recipient may not yet receive payments on the Direct Express card.

If a VA Compensation or Pension beneficiary also receives Social Security or Supplemental Security Income (SSI) checks, can he/she also sign up to receive those benefits on the card?

Yes. When a VA Compensation or Pension benefit recipient signs up for the Direct Express card, he/she can also request to receive Social Security payments via the card. Call (888) 544-6347 to do this.

If someone already receives Social Security or SSI benefits on the Direct Express card, will he/she need to sign up for a separate card?

No. If the VA Compensation or Pension check recipient is already receiving another federal benefit payment through the Direct Express card, he/she can sign up to receive the VA Compensation or Pension benefit via an existing card. Call (888) 544-6347 to do this.

Can other VA benefits be paid using the Direct Express card?

No. Only VA Compensation or Pension benefit payments are available for now.

Where can people go for more information?

For more information, people can go to www.vba.va.gov/bln/21/direct_express.htm or visit USDirectExpress.com.

Mental Health Awareness: Together & Standing Strong

Hosted by V.V.O.S. : Veterans Voice of Stratton VA, Veteran consumer advisory council on Behavioral Health

Tuesday May 18th 2010 - 11:00am to 1:00pm - VA Chapel 11th Floor ,113 Holland Ave., Albany NY

Guest Speakers:

- Colonel (Retired) James D. McDonough, Director, New York State Division of Veterans' Affairs
- Nancy Breen Lamb, Executive Director, NAMI- NYS

**Thank you,
NYS Division of Veterans Affairs**