

Georgia Legal Services Program®

1607 Union Street
Brunswick, Georgia 31520
Telephone: 912-264-7301
Toll free: 1-877-808-0553 (Clients only)

Serving the following counties:
Appling, Atkinson, Bacon, Brantley,
Camden, Charlton, Clinch, Coffee,
Glynn, Jeff Davis, McIntosh, Pierce,
Ware and Wayne

The Georgia Legal Services Office
listed above is the office
serving your area.
Call this office for assistance.

OR

Call 1-800-498-9469
Or TDD 1-800-255-0056
For the GLSP office nearest you.

Visit our website at www.glsp.org

2/5/13

GEORGIA LEGAL SERVICES PROGRAM®



**Social Security
Electronic
Payments Are
Coming!!**

Are you ready for
March 1, 2013?



**ARE YOU READY FOR
MARCH 1, 2013?**

**Electronic Payments are Coming on
March 1, 2013**

Do you get any of the following benefits:

- ◇ Social Security Retirement
- ◇ Social Security Disability (SSDI)
- ◇ Social Security Widow's
- ◇ Dependent Child's
- ◇ Supplemental Security Income (SSI)
- ◇ Veteran's Service Connected
- ◇ Veteran Pension
- ◇ Railroad Retirement Board
- ◇ Office of Personnel Management (Federal Retirees)
- ◇ Department of Labor (Black Lung)

People Currently Getting Federal Benefit Paper Checks **Must** Switch to Electronic Payments on March 1, 2013

Do I have any other options? No – other than a Waiver. By March 1, 2013, you must open a bank or credit union account OR get a Direct Express® Card Account.

1. Open a Bank or Credit Union Account. If you are in a nursing home, sign an automatic deduction (debit) agreement with your nursing home.

2. Get a **Direct Express Debit**

MasterCard®. It is a prepaid debit card loaded to a “Direct Express” card. **NO** bank account or credit check is needed to get this card. You can use the card wherever MasterCard® is accepted. You get one free ATM withdrawal a month. You pay \$.90 for all other ATM withdrawals. There will be a charge if the ATM does not use MasterCard®. You can get cash back with a purchase. **Only** federal benefits can be placed on this card - nothing else.

3. You can get an electronic transfer account where benefits can be transferred to an electronic benefit card (ETA). This card can be used anywhere and you can add funds to it from any source not just your Social Security / VA benefits. This card is a VISA and also a debit card. There is a fee.

I want to keep my paper check. What can I do? You can ask for a WAIVER.

1. If you are more than 90 years old; or
2. If you do not live near an ATM or banks with an ATM; or
3. If you cannot physically move around; or
4. If an ATM is too hard for you mentally; or
5. If you speak limited English or have other language problems; or
6. If you have a representative payee, that reason might help you.

Call 1-888-224-2950 to ask for a **WAIVER** form.

Call GLSP if you need help.