



GEORGIA'S OWN
CREDIT UNION

Early Direct Deposit

Frequently Asked Questions

If you have a **Perks+ Checking** or **All Access Checking** account with Georgia's Own, you can now get your paycheck up to two days early!

Q: Do I need to sign up for Early Direct Deposit?

A: No. If you have a Perks+ Checking or All Access Checking account with direct deposit, Early Direct Deposit is an included benefit. If you do not currently have direct deposit to your Perks+ Checking or All Access Checking account, you will need to complete steps outlined by your HR department to enroll in their direct deposit service. You'll be able to receive your paycheck quickly and conveniently.

Q: Is there a fee for Early Direct Deposit?

A: No, there is no fee for this feature, but there is a \$6.95 monthly maintenance fee for our Perks+ Checking account.

Q: How long after I set up a direct deposit will it take to start receiving it early?

A: Depending on your employer, it could take up to 90 days to be enrolled in Early Direct Deposit after you set up a direct deposit. However, in most cases, it begins much sooner.

Q: Why did I receive my direct deposit early last payday but not this payday?

A: Employers may not always submit their direct deposit information at the same time each pay period. Timing is dependent on the payer/employer.

Q: I have a recurring direct deposit with Georgia's Own—why am I not receiving my pay early?

A: If you have a recurring direct deposit set up for at least 90 days but aren't seeing your payment early, it could mean your employer is not submitting your direct deposit information in advance of your payday. This service is dependent on direct deposit information being submitted early.

Q: What kind of direct deposits can I get early?

A: The direct deposit can include: salary, Social Security, pension, military, and VA payments. Other electronic ACH deposits to your account may also post early.

Q: How early will I receive my direct deposit?

A: It can be up to two days early, but this will depend on when your employer provides payment details. If your deposit doesn't arrive early, you can expect it to arrive on the scheduled payday.

Q: What if part of my direct deposit going to another institution?

A: If you have a portion going to another financial institution, it may be deposited on the employee payroll date.

Q: Can I opt out of Early Direct Deposit?

A: No. Early Direct Deposit is an automatic feature of Perks+ Checking and All Access Checking.

Q: Is Early Direct Deposit available on other Georgia's Own accounts?

A: Early Direct Deposit is only available on Perks+ Checking and All Access Checking accounts.