

CENTRAL VIRGINIA LEGAL AID SOCIETY, INC.



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The Direct Express® Card: Safer than a Bank Account for your Social Security or Supplemental Security Income (SSI) Benefits

What is Direct Express®?

The Direct Express® card is a new debit card you can use to get and spend your Social Security or Supplemental Security Income (SSI) benefits. You don't need a bank account. With the Direct Express® card, your benefits are deposited directly onto your card in full, on time, every month. You can use the card to make purchases, pay bills or get cash at thousands of locations. And most transactions are free.

Why should I sign up for Direct Express®?

The Direct Express® card is safer and more convenient than paper checks or electronic bank deposits. Anyone receiving Social Security or SSI payments can enroll. No more waiting for the mail, fretting about lost or stolen checks, or worrying about bank account garnishments.

How do I use the card?

You can use the card to make purchases, pay bills or get cash at thousands of locations. It can be used anywhere that accepts MasterCard debit cards. Your card is protected by your Personal Identification Number (PIN). Your card has federal consumer protection and your funds are FDIC-insured. If your card is lost or stolen, it will be replaced. When a lost or stolen card is reported promptly, your money is protected.

Can I use the card without any fees?

Yes. Most transactions are free. There is no sign-up fee and no monthly account fee. Many other services are provided free of charge, including purchases, cash back with purchases, cash withdrawals through bank or credit union tellers, and one ATM cash withdrawal per month when using a Direct Express® card network ATM.

How do I sign up?

Anyone receiving Social Security or SSI can enroll. It's quick and easy to sign up for the card. Call toll-free at 1-877-212-9991 or sign up online at www.USDirectExpress.com.

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