

**It's 3:30 p.m. on payday. Have you deposited your paycheck?**

Are you tired of being held hostage by your paycheck? Are trips to your financial institution on your lunch hour something you'd like to eliminate from your payday routine? If so, Direct Deposit is the answer.

Direct Deposit is a program in which your pay is automatically deposited into your checking or savings accounts. You do not need to worry about finding time to deposit your check or making special arrangements for your paycheck when you are out of town or sick. With Direct Deposit, your money is in your account on payday.

**Q. IS DIRECT DEPOSIT A NEW CONCEPT?**

A. No. Millions of employees nationwide enjoy the benefits of Direct Deposit through their employers. In fact, our nation's largest employer, the federal government, uses Direct Deposit as its primary method of payroll.

**Q. WHAT ARE SOME OF THE ADVANTAGES OF DIRECT DEPOSIT?**

A. Convenience is the most obvious benefit, however, added interest earnings, safety and confidentiality are additional advantages. Direct Deposit is the safest way to get your money in your accounts without having to worry about lost, stolen or damaged checks.

**Q. HOW DOES DIRECT DEPOSIT WORK? IF I NO LONGER GET A PAYCHECK, HOW WILL I KNOW MY ACCOUNT HAS BEEN CREDITED?**

A. There is still a record with Direct

Deposit. We will provide you with a pay stub documenting your gross and net pay along with your state and federal withholdings and other deductions. In addition, your monthly statement from your financial institution will provide a record of the deposits made to your account.

**Q. I CONSIDER MY PERSONAL BANKING TO BE CONFIDENTIAL. WILL THIS BE COMPROMISED BY DIRECT DEPOSIT?**

A. Absolutely not. In fact, Direct Deposit is one of the most confidential methods of processing a paycheck. Checks processed via a traditional payroll can pass through as many as twelve persons before reaching your account. Direct Deposit practically eliminates this problem.

**AUTHORIZATION AGREEMENT FOR PREAUTHORIZED DIRECT DEPOSIT**

I authorize Reilly Construction Company (Company) and the Financial Institution listed below to initiate credits entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my (select one) Checking Account Savings Account. This authority will remain in effect until I have canceled it in writing to the company.

**Credit Side**

Name (Please print) \_\_\_\_\_  
Account Number \_\_\_\_\_  
Financial Institution \_\_\_\_\_  
Transit/ABA Number \_\_\_\_\_  
Dollar Amount \$ \_\_\_\_\_ Fee \$ \_\_\_\_\_  
Signature \_\_\_\_\_

**Debit Side**

Name (Please print) \_\_\_\_\_  
Account Number \_\_\_\_\_  
Financial Institution \_\_\_\_\_  
Transit/ABA Number \_\_\_\_\_  
Start Date \_\_\_\_\_ Batch Name \_\_\_\_\_  
Signature \_\_\_\_\_