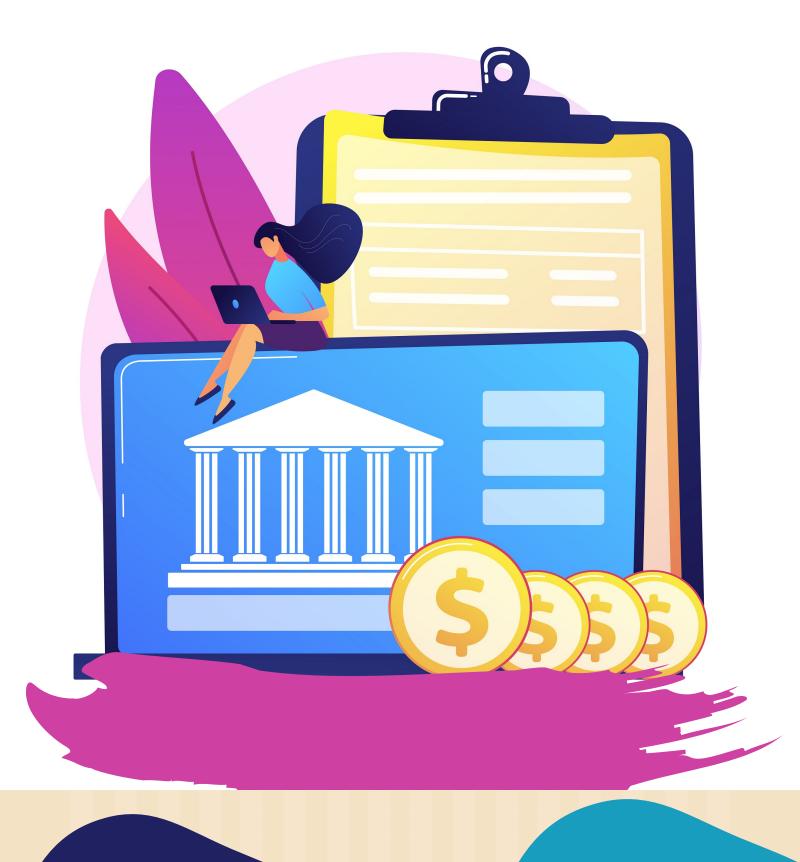
## What Is

## Direct Deposit?



Direct deposit is the deposit of funds electronically into consumer's credit union account.





It requires use of an electronic network for transactions between payer and receiver accounts.

The network is known as Automated Clearing House (ACH).



To facilitate funds transfer by payer, the recipient must provide name of credit union, account number and routing number.

Direct deposit facility can be used to receive payments such as salary, tax refunds, investment redemptions, and government benefits.



www.gctfcu.net Greater Central Texas Federal Credit Union

3305 E. Elms Rd., Killeen, TX 76542 Phone: (254) 690 - 2274



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