

MEBA Vacation Plan
Vacation and Port Relief Benefits
Direct Deposit Guidelines and Instructions
August 2011

Effective immediately, you may now submit a voided check or savings account deposit slip for direct deposit of vacation or port relief funds to your checking or savings account.

Please see the Bank Account section below for instructions.

The following schedule remains in effect. This schedule was developed based on the need to audit all direct deposit claims before they are released, the timing required for the transmission of files by close of business and the time required by the bank to process and transmit the direct deposit information to the Participant's bank.

BUSINESS DAY CLAIM PROCESSED	BUSINESS DAY FUNDS DEPOSITED
Monday by 2:00 PM EST	Wednesday the same week
Monday after 2:00 PM EST	Thursday the same week
Tuesday by 2:00 PM EST	Thursday the same week
Tuesday after 2:00 PM EST	Friday the same week
Wednesday by 2:00 PM EST	Friday the same week
Wednesday after 2:00 PM EST	Monday the following week
Thursday by 2:00 PM EST	Monday the following week
Thursday after 2:00 PM EST	Tuesday the following week
Friday by 2:00 PM EST	Tuesday the following week
Friday after 2:00 PM EST	Wednesday the following week

NOTE: This schedule may be affected by holidays or other events beyond our control, such as inclement weather.

MEBA Vacation Plan Participants will still have the option of receiving their Vacation and Port Relief Benefits as a paper check or as a direct deposit into a bank account designated by the Participant. Once a bank authorization is completed, either option may be chosen each time you file for benefits.

Bank Account

- You must complete an ***AUTHORIZATION FOR DIRECT DEPOSIT OF VACATION AND PORT RELIEF BENEFITS*** and submit the original to the Plan Office in Baltimore. You must attach a voided check for checking accounts, and a deposit slip for savings accounts. Please verify with your bank that the routing number that appears on the check or deposit slip is valid for direct deposit transactions.
- ***AUTHORIZATION*** forms are available from the Plan Office, Plan Outport Offices and at the Plan's Website – www.mebaplans.org (Forms, Vacation)
- You can have only one bank account on file at a time. Direct deposit into multiple accounts is not available.
- If you change bank accounts, a new ***AUTHORIZATION*** form must be completed and submitted to the Plan Office in Baltimore. Verification on new accounts will take up to 30 days to process.
- The banking system requires all new direct deposit requests and changes be verified. This verification, called a pre-note process, permits the Plan's bank to verify with the receiving bank that all of the information is correct and that your direct deposit will be accepted by the receiving bank.
- It may take up to 30 days to pre-note your deposit information through this process.

- You are encouraged to complete the **AUTHORIZATION** form to get your bank information on file so the direct deposit option will be available to you when you are ready to use it.

Filing for and Payment of Benefits

- If you enroll in the Plan's Direct Deposit program, you will file for Vacation and Port Relief benefits in the same manner as always.
- You must choose each time you file whether you want your entire benefit paid by paper check or by direct deposit to your designated bank account. You cannot split a claim to receive part in check form and part as a direct deposit. Make sure you check the appropriate box on the Vacation Application Form.
- A confirmation of the direct deposit will be mailed to you.

IMPORTANT

- When completing the **AUTHORIZATION FOR DIRECT DEPOSIT OF VACATION AND PORT RELIEF BENEFITS**, make sure all information is correct and legible.
- The Plan Office can only accept the original **AUTHORIZATION** form.
- Mail the original to: MEBA Vacation Direct Deposit Program
1007 Eastern Avenue
Baltimore, MD 21202
- If you have any questions contact the Vacation Plan Office in Baltimore at (800) 811-6322 or at vacation@mebaplans.org