



Taking care of business since 1911

Protect your money before disaster strikes – with direct deposit

Do you get Social Security, disability or other federal benefit by check? You should know there's a safer, easier option – direct deposit.

Hurricanes, floods, earthquakes and other disasters strike the United States each year. If you are one of the millions of Americans who get their Social Security payment sent to their homes, you could be caught without access to your money if you are evacuated or lose your mail service. Identity theft and fraud are also concerns. Criminals know when benefit checks arrive in mailboxes, and can target them for theft and forgery. Last year alone, about 57,000 U.S. Treasury-issued checks were forged – nearly \$54 million in estimated value.

You can protect yourself by signing up to have your federal benefit payment direct deposited into your checking or savings account. It's a small but important step that will help you protect your family's income in case the unthinkable were to happen.

Oritani Bank is working together with *Go Direct*, a national campaign sponsored by the Treasury and Federal Reserve Banks to encourage more Americans to switch to direct deposit. *Go Direct* makes it fast and easy to sign up for direct deposit.

Simply call the toll-free number at (800) 333-1795, or sign up online at www.GoDirect.org. It takes just a few minutes – and it can make a big difference in your financial safety.

Direct deposit is not only safer than checks, it's also easier and more convenient because your money goes straight to your account on payment day. You gain more control over your money – and your time.

If you or those close to you are still receiving Social Security or other federal benefits by check, please consider switching to the safest, easiest option – direct deposit – today!

Contact your local [Oritani Bank Branch](#) – we'll help you get started.