Direct Deposit/ACH Guide

- **What is direct deposit and ACH?**
  Direct deposit automatically places your paycheck, pension, Social Security, or other regular monthly income into your checking, savings, or Money Market account. It's convenient, secure, and saves trips to your banking center. **Automated Clearing House** (**ACH**) is an electronic network for financial transactions in the United States. **ACH** processes large volumes of credit and debit transactions in batches. **ACH** credit transfers include direct deposit, payroll and payments.

  If you are reordering checks, setting up direct deposit or automatic payment, or preparing a wire transfer, you will likely be asked to provide an ABA number to your financial institution. ABA numbers expedite the processing of debits and credits between financial institutions.

- **What is PSCU's ABA/Transit Routing number?**
  272079487

- **What does direct deposit cost?**
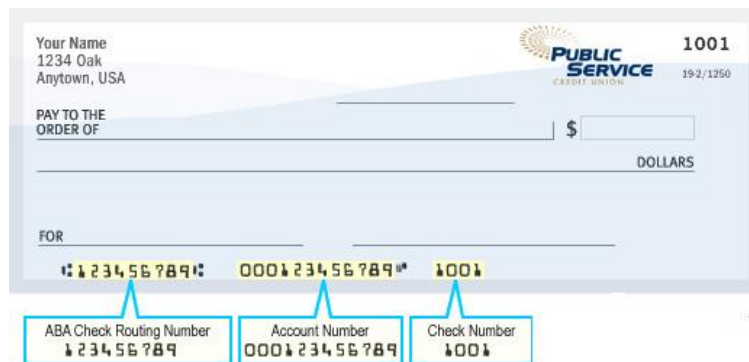 There is no charge for direct deposit.

- **How can I get direct deposit?**
  You can get direct deposit by speaking to your employer about whether or not they offer it. If they do, you will typically fill out a form with your ABA/transit routing number and your **new PSCU account number**. If you want it deposited in a checking account, you will precede your account number with a 71. If it is a savings account, you will precede it with a 00. (For example, someone depositing into checking for account #212345 will put 71212345 for their account number.)

- **How do I know my new account number?**
  If you were previously a Metro Shores member, your new account number will be 6 digits long. If your previous account number is 3 digits you will add 200 in front of the account number, if your previous account numbers has 4 digits you will add a 20 in the front of the account number and if your previous account number is 5 digits you will add just a 2 in front of it. (For example, if your account number was 12345, then your new account number in I-Power will be 212345)

  The following image shows an example of where you can find these numbers on your new checks.

For any questions on direct deposit and ACH payments, please call 734-641-8400.