



Department of Human Resources

Details of Direct Deposit

All Clayton State University (CSU) full-time and part-time employees are eligible for Direct Deposit. See your departmental payroll person, or come by Human Resources to obtain a Automatic Deposit Authorization Form. You are allowed to deposit your net pay to any one bank location.

Advantages of Direct Deposit

- It is safe, convenient and fast. Your money is available to you on the morning of payday. If you are in a location in Georgia where we have to mail your check to you, you are not dependent upon the mail service to deliver your check to you.
- Problems are very rare. The chance of having a problem with a check is 20 times greater than with Direct Deposit. Payments made by Direct Deposit do not get lost, washed, stolen or destroyed, which can happen with a check.
- You can save time and money by not having to go to a bank to deposit your check. Check cashing locations, including many grocery stores, charge a fee to cash checks. Also, you do not have to go out in inclement weather to cash your check.
- You do not have to be in town to receive your pay. If you are on vacation, your money will be in your account on payday Friday. No extra trips to the office while you are out, or finding someone to make your deposit for you.
- By not having to wait for your paycheck to clear at your bank, you have access to your funds earlier.
- Many banks allow you to decide how your direct deposit will be distributed once it reaches the bank. Without making a trip, you can allocate a portion to checking and some to savings, for example.
- You will still receive a pay stub (called an Advice) which provides you with the same information you receive on your check. Any problem you may encounter can quickly be found by looking at your advice as soon as you get it.

Wachovia offers a program called Wachovia At Work. Features include Regular or Access Now Checking options, which include no minimum balance and no monthly maintenance fee (with Regular Checking), a Check Card, and free first order of 200 standard personalized checks. Some restrictions apply. Also available are discounts and special rates on savings and investment opportunities, credit cards and loans, as well as on-line banking help or a toll-free number to Customer Service. The program also offers up to \$500 balance-transfer rebate on a Wachovia Equity Bankline. Information packets are available in the Office of Human Resources & Services in the Administration Building, Room A-31, or by visiting Wachovia's website at www.wachovia.com/wachoviatwork.

Bank locations: Throughout Georgia.

Minimum Opening Deposit/Balance: Normally \$100, but can be waived for CSU employees with direct deposit. No minimum monthly balance.

Banking fees: 2 free teller-assisted transactions per month, including over-the-counter deposits, night deposits, mail-in deposits, and checks cashed, with Access Now Checking. \$6 for 3 or more.

ATM charges: None for Wachovia bank ATMs.

Wachovia At Work Check Card: No fee. Unlimited usage.

Checks: No charge for the first 200 checks. Unlimited check writing with no fee.

Notes: Must make at least 1 direct deposit per month. Must use check safekeeping, which is where the bank stores copies of your cancelled checks for you.