Direct-Deposit & Payroll Deductions

**DIRECT DEPOSIT**

Direct deposit puts your money where you want it, when you need it. With direct deposit you avoid the risks of loss, theft, or fraud.

Direct deposit of your net payroll is the amount that would normally be in your payroll check after all deductions are taken out (taxes, social security, etc.)

To sign up for direct deposit, please contact your employer directly. You will need to supply:

- Visions’ ABA (routing) number (221375378)
- Your account number in the correct format
- Indicate deposit to savings or checking

Please contact a credit union representative for the correctly formatted account number.

**AUTOMATIC TRANSFERS**

The automatic transfer programs known as share-to-share and share-to-loan offer a convenient method of moving your funds to other share IDs and or/loans.

It allows transfers from any share ID to any other share ID, account numbers, or loans (excluding mortgages). Funds must be available for the transfer to be completed.

To initiate, simply login to online banking and follow the step-by-step instructions to create your very own recurring transfer. Transfer cards can also be completed at any branch location.

Note: Only six electronic transfers from any share ID other than the checking, excluding loan payments, are allowed each month. This includes the automatic transfers discussed above, PAT (Phone Access Teller) transfers, over draft transfers, electronic withdrawals, and telephone teller transfers.