



Below is a Direct Deposit Form for your Vacation, Holiday and Sick Leave benefits. Having direct deposit on file means all future benefits from the Fund will be direct deposited to the account indicated and will give you access to the online "rapid pay" system for Early and Sick Leave withdrawals through carpenterfunds.com Participant Portal. This form can also be used to update your direct deposit information if already enrolled.

**DIRECT DEPOSIT FORM FOR YOUR
VACATION, HOLIDAY and SICK LEAVE
BENEFIT PAYMENTS**

The undersigned hereby authorizes the Carpenters Vacation, Holiday and Sick Leave Trust Fund for Northern California to make credit entries, and *if necessary, to make debit entries as adjustments for any credit in error*, to my bank account indicated below. I also authorize accordingly my financial institution indicated below to credit and/or debit the same to such account.

This authority is to remain in full force and effect until the Carpenters Vacation, Holiday and Sick Leave Trust Fund for Northern California has received written notification from me of its termination in such time and in such manner as to afford the Trust Fund Office and my Financial Institution a reasonable opportunity to act on it.

Authorization Information

I hereby authorize Carpenters Vacation, Holiday and Sick Leave Trust Fund for Northern California to directly deposit my benefit payments via electronic funds transfer into my:

(Please check appropriate box.) Checking Account Savings Account

Routing Number (You may need to contact your bank to obtain this number.)		Account Number
Signature		Printed Name
Date	Telephone Number	UBC# and/or Social Security Number
Mailing Address		
City	State	Zip Code
Email Address for Receipt of Mandatory Disclosures:		

If you provide your email address, mandatory disclosures will be sent via email.*

PLEASE READ THIS CAREFULLY

All information on this form is required. The information is confidential and is needed to prove entitlement to payment. The information will be used to process payment data from the Carpenters Vacation, Holiday and Sick Leave Trust Fund to the financial institution and/or its agent. Failure to provide the requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit/Electronic Funds Transfer Program.

Money deposited into incorrect accounts cannot be reissued until the funds are credited back to the Trust Fund.

CANCELLATION

The agreement represented by this authorization remains in effect until cancelled by the recipient by notice to the Carpenters Vacation, Holiday and Sick Leave Trust Fund.

CHANGING RECEIVING FINANCIAL INSTITUTIONS

The payee's Direct Deposit will continue to be received by the selected financial institution until the Carpenters Vacation, Holiday and Sick Leave Trust Fund is notified by the payee that the payee wishes to change the financial institution receiving the Direct Deposit. To effect this change, the payee will complete a new Direct Deposit Form for the newly selected financial institution. It is recommended that the payee maintain accounts at both financial institutions until the transition is complete, i.e. after the new financial institution receives the payee's Direct Deposit payment.

FALSE STATEMENTS OR FRAUDULENT CLAIMS

Federal law provides a fine of not more than \$10,000 or imprisonment for not more than five (5) years or both for presenting a false statement or making a fraudulent claim.

***Electronic Delivery of Plan Correspondence**

Electronic materials are emailed, typically in Portable Document Format (PDF), and are identical to the paper versions you have been receiving. There is no charge for accepting materials online. You will need an internet connection and a computer with an operating system capable of receiving, accessing, displaying and either printing or storing the electronic documents received. You should have Adobe Reader to access PDF files. Learn more and download Adobe Reader directly from Adobe's web site, www.adobe.com. Change your email address at any time by contacting the Fund Office at benefitservices@carpenterfunds.com, (510) 633-0333, or Toll-Free (888) 547-2054. The change must be in writing, with your signature and date.

Some example documents that may be sent electronically include: Summary Plan Descriptions, Notice of Plan changes, Explanation of Benefits, Benefit and Claim Department letters, Prohibited Employment Committee letters, and Fund Trustee memos.

Your consent to electronic delivery of Plan documents is valid unless and until you withdraw your consent. You can withdraw your consent and reset your preference to mail at any time by contacting the Fund Office at benefitservices@carpenterfunds.com, (510) 633-0333, or Toll-Free (888) 547-2054. The change must be in writing, with your signature and date. While e-Delivery may significantly reduce the amount of mail we send you, certain documents and service-related correspondence will continue to be sent via U.S. Mail. Additionally, you may request a paper copy of any documents received electronically. Unless otherwise instructed, your email address will be shared with the Carpenters Union, Apprenticeship Training Committee and the Carpenters Trust Funds.

Why Choose Direct Deposit for your Benefit Payments?

- 1) **You can access your Vacation, Holiday and Sick Leave Benefits online.** Requesting an Early or Sick Leave benefit online through carpenterfunds.com is the fastest way to receive your money, but you are required to have a direct deposit election on file to do so. With direct deposit on file and after you submit your request for money online, your benefits are deposited directly in to the account you have added to your record. Direct Deposit + online payment request = no need to complete a paper Early or Sick Leave application, submit it to the Fund Office and wait for the Fund Office to process the form.
- 2) **It's convenient and saves you money.** Not only are your travel costs associated with getting a paper check to the bank avoided, but many banks also offer discounts or will even waive monthly account fees with a direct deposit.
- 3) **Setting up direct deposit is easy.** Making the switch from paper checks to direct deposit is easier than you might think. To sign up, complete the attached direct deposit form and return it to the Fund Office by mail, email or fax.
- 4) **Eliminate the fear of lost, stolen or delayed checks.** Mailed checks can cause worry about loss or theft, especially if you happen to be out of town when the check is scheduled to be delivered. A direct deposit ensures you receive your money on time and will provide peace of mind. It also gives you direct access to your funds when and where you need it even when you are on vacation, not feeling well or traveling for work.