



DIRECT DEPOSIT YOUR CARPENTERS HEALTH & WELFARE PAYMENTS

Why Choose Direct Deposit for Your Benefit Payments?



1. Get your money sooner. With direct deposit, your check clears immediately and goes straight into your bank account.
2. Skip trips to the bank and avoid waiting for checks to clear.
3. Save money – Some banks offer discounts or waive monthly account fees if you are enrolled in Direct Deposit.
4. Avoid the hassle and stress of a check that gets lost, stolen or delayed.

Signing Up is as Easy as 1, 2, 3!

1	<p style="text-align: center;">Select Account Type</p> <p>Do you want your benefits deposited to your checking or savings account? (Check One.)</p> <p style="text-align: center;"> <input type="checkbox"/> Checking <input type="checkbox"/> Savings </p>	
Provide Account Information		
2	<p>Routing Number:</p> <hr/> <p>Account Number:</p>	
Authorize Direct Deposit		
<p>The undersigned hereby authorizes the Carpenters Health and Welfare Trust Fund for California to make credit entries, and <i>if necessary, to make debit entries as adjustments for any credit in error</i>, 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.</p> <p>This authority is to remain in full force and effect until the Carpenters Health and Welfare Trust Fund for 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.</p> <p>I hereby authorize Carpenters Health and Welfare Trust Fund for California to directly deposit my benefit payments via electronic funds transfer into the account provided above:</p>		
Print Name		
3	Signature	
Date		
UBC, CFAO ID or Social Security Number		
Mailing Address		
City	State	Zip Code
Email Address for Receipt of Mandatory Disclosures*:		

The Details – Please Read Carefully

All information on this form is required to provide entitlement to payment. The information is confidential and will be used to process payment data from the Carpenters Health and Welfare Trust Fund to your financial institution and/or its agent. Failure to provide 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 Health and Welfare Trust Fund.

Changing Receiving Financial Institutions

The payee's Direct Deposit will continue to be received by the selected financial institution until the Carpenters Health and Welfare 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 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.