# MN & ND BRICKLAYERS & ALLIED CRAFT WORKERS FRINGE BENEFIT FUNDS

c/o Zenith American Solutions P.O. Box 257 Minneapolis, MN 55440-0124 Phone: (651) 256-1801 or (800) 879-4412 Fax: (651) 346-0058

**Direct Deposit Authorization Form** 

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Section V: Direct Deposit Authorizations																																		
Vacation Fringe Benefit Funds Initial I hereby authorize you to deposit benefit payments directly into the account named above. This authority will remain in effect until I have given you written notice of termination, or														or if																				
earlier, my death. I understand that I must provide sufficient notice to allow the Fund reasonable time to act on my instructions.													1011, C	4 11																				
Section VI: Signature																																		
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#### **ELECTRONIC FUNDS TRANSFER**

The Board of Trustees is pleased to offer you the opportunity to begin receiving your reimbursement by having it deposited directly into your checking or savings account through Electronic Funds Transfer.

In order to help you gain a better understanding of Electronic Funds Transfer, we have included answers to some frequently asked questions.

### 1. What is Electronic Funds Transfer?

Electronic Funds Transfer is a more efficient way to get money to your bank account with an electronic deposit.

## 2. What types of financial institutions accept Electronic Funds Transfer?

Your benefit may be deposited in any financial institution that is a member of the National Automatic Clearing House Association (NACHA), most banks, including savings and loans, are members. To find out if your bank or financial institution can accept Electronic Funds Transfer, contact the customer service representative at your bank or financial institution.

### 3. How do I enroll?

Complete the form on the reverse side of this information sheet and attach a voided check.

## 4. How long does it take to begin the electronic funds transfer to my account?

Please allow up to 60 days to process your request and set up the necessary procedure with your financial institution. We will continue issuing your monthly benefit by mail until the process is complete.

## 5. Is there a charge for Electronic Funds Transfer?

No, your Fund does not charge for having your pension automatically deposited into your account.

# 6. Can I stop Electronic Funds Transfer at a later date?

Yes, you can stop Electronic Funds Transfer and begin receiving a monthly check by notifying the Fund Office in writing at least **three weeks prior** to the date you wish to stop the service.

If you have any questions, please telephone the Fund Office (651) 256-1801 or (800) 879-4412 You may fax the completed form with a copy of a voided check to (651) 346-0058 or Mail the form to MN & ND Bricklayers & Allied Craft Workers Fringe Benefit Funds c/o Zenith American Solutions PO BOX 257 Minneapolis, MN 55440 or Upload the completed form and copy of the voided check on Participant Edge at edge.zenith-american.com.