

# SENIOR ADVOCATE

Prime News for Those in Their Prime

## Why Does the SSA use Debit Cards?

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Question: Why does the government want to change my monthly Social Security check to a debit card?

Answer: The debit card will be more secure than a paper check, both the treasury and banking experts say. In 2007, in 58,000 cases Social Security checks were forged. Also, it will help eliminate check delays because of poor weather and national and local emergencies. On the designated payment day each month (the day you receive your check in the mail) funds are automatically transferred to your account for those of you who use the direct deposit. Funds will be transferred to the direct express card account for those of you who sign-up for the debit cards.

The debit card should mean savings for many of you who receive Social Security on SSI checks and who use a check cashing service that charges to their benefits checks.