

**MICHIGAN STATE UNIVERSITY
FLEXIBLE SPENDING ACCOUNT
DIRECT DEPOSIT AUTHORIZATION FORM**

Instructions

To set up Direct Deposit for your Flexible Spending Account, please read the back of this form and fill in the information requested in SECTION 1 and SECTION 2. The completed form must be returned to Meritain. at PO Box 30132, Lansing MI 48909.

TYPE OF TRANSACTION: New Change Cancellation

SECTION 1 (TO BE COMPLETED BY EMPLOYEE)

Employee Name (Last, First, Middle Initial):	Social Security Number:
Address:	Telephone Number (Home):
City:	Telephone Number (Work):
State:	Ext:
Zip Code:	Email Address:

SECTION 2 (FINANCIAL INSTITUTION INFORMATION)

Name and Address of Financial Institution:	Name(s) on Account:
	Routing Number/Transit Number*:
	Account Number*:
<i>*Please attach a VOIDED check or deposit slip for verification.</i>	Savings <input type="checkbox"/>
Checking <input type="checkbox"/>	

DEPOSITOR/EMPLOYEE CERTIFICATION

I certify that I have read and understand the back of this form. By signing this form, I authorize my Flexible Spending Account reimbursements to be sent to the financial institution named below and to be deposited in the designated account.

Signature _____ Date _____

JOINT ACCOUNT HOLDER'S CERTIFICATION

Signature _____ Date _____

FLEXIBLE SPENDING ACCOUNT (FSA) REIMBURSEMENT PROGRAM TERMS AND CONDITIONS FOR PARTICIPATING IN FSA DIRECT DEPOSIT

Participants in the FSA reimbursement program have the option of having authorized reimbursements deposited directly into their bank accounts at their financial institution rather than receiving the payment by check. The following are the terms and conditions for participating in the FSA Direct Deposit program. You do not have to participate in the FSA Direct Deposit Program in order to have an FSA.

1. In order to take advantage of the FSA Direct Deposit program, the FSA reimbursement program participant's financial institution must be a member of an Automated Clearing House (ACH).
2. Participants must complete this authorization form to enroll in the FSA Direct Deposit Program. A signed and dated form is required for processing. If participants have a joint account, the form must be signed by both parties. Once your form is received by Meritain, there may be up to a four (4) week administrative processing period before implementation of the FSA Direct Deposit Program. Participants will receive checks for any reimbursement claims paid during this processing period.
3. Meritain will e-mail participants each time an electronic transfer is made. The standard turnaround time for deposit into your account is 48 hours from the time Meritain transmits the reimbursements. Participants should verify that the deposit has been made into his/her account before attempting to withdraw funds.
4. If an electronic transfer is returned to Meritain or for any reason cannot be made to a participant's account, Meritain will investigate the cause and if needed, will issue and mail a reimbursement check to the participant. Until the problem is corrected, the participant will continue to receive reimbursement checks in the mail.
5. It is the participant's responsibility to notify Meritain immediately of any changes in the status of the bank account, such as a bank account closure or a change in the bank account number. Complete this form indicating the action is a change, and provide the new information. There may be up to a four (4) week processing period before the change is effective. If there is interruption in the direct deposit service, the participant will receive checks for any reimbursement claims paid during that time.
6. Participants may cancel direct deposit at any time by completing this form and checking CANCELLATION. The cancellation will take effect as of the date the participant indicates, or as soon as the form is received and processed by Meritain.
7. Meritain reserves the right to automatically cancel a participant's direct deposit services upon termination of employment or termination of a participant's flexible spending account.
8. When a participant re-enrolls in an FSA in subsequent years, direct deposit services will remain in effect from one plan year to the next until the participant cancels the direct deposit services.

If you have any questions regarding this form, call Meritain at (800) 748-0003 ext. 1578.