



Electronic Deposits/Withdrawals

To minimize ACH (electronic payments/withdrawals) transactions from rejecting, it is crucial to ensure that account information for the direct deposit (e.g. payroll deposit, tax refund, etc.) or automatic withdrawal (e.g. monthly insurance payment, gym membership, etc.) is provided to the employer or merchant correctly.

Not having the correct information can delay deposits and withdrawals and potentially lead to rejected items and fees assessed against the member by the originating institution.

- a. **Ensure the account number is correct and is not an account that has been closed.** This is important as many electronic deposits and payments get rejected because the account is closed.
- b. **Ensure that the deposit or payment is directed to the appropriate account type of savings or checking.** Transactions may get rejected if the account type is incorrect. For example, if a transaction is directed to a checking account and there is no checking account, the transaction will reject and get returned.
 1. Make sure you check the appropriate box or make the appropriate selection when completing direct deposit/payment forms from your employer, other agency (such as the IRS for tax refunds), or for merchants (such as a monthly insurance payment).
- c. If you have checks, the full account number can be found on the bottom of the check and will be similar to the following: **“1400001234560”**
- d. If you do not have checks **or** for payments to savings or loan accounts, please contact the Member Service Center at 210-229-1128 (Monday through Friday, 8 AM to 6:00 PM; Saturday, 9 AM – 1 PM) or visit your nearest branch location to obtain the proper information.

Example of full account structure:

1	Account Identifier: The first number designates this as a Share account <ul style="list-style-type: none"> • “1”= Share account
40	Share ID: Designates the account type and uses the last 2 digits of the 4 digit account Share ID <ul style="list-style-type: none"> • For example, “40” would be used for an account share ID of S0040
000	Preceding Zeros: The 4-8 digit account (Base) number (indicated below) is preceded by 2-4 zeros accordingly to complete the last 10 digits (which when included with the Share Account Identifier and Share ID will make up 13 digits). <ul style="list-style-type: none"> • For example, if the members account number is “123456”, 4 zeros will need to precede the base number to make the 10 digits of 0000123456
#####	Account (Base) Number: The 4-8 digit member account number
13-Digit	Full Account Number to use for Direct Deposit or Electronic Payments must be 13 digits: <ul style="list-style-type: none"> • Share “S0040” of Account “123456” would be “1400000123456” • Share “S0045” of Account “2001247” would be “14000002001247”