

## Social Security Column

### CHANGING YOUR DIRECT DEPOSIT INFORMATION WITH SOCIAL SECURITY

By Carolyn Nichols

Social Security District Manager in Dover, DE



With our busy lives, it's easy to fall into that cycle of postponing some tasks because of other priorities. This may be true for you when it comes to changing your payment method for Social Security benefits. Unfortunately, forgetting to change your payment method can lead to delayed payments.

The most convenient way to change your direct deposit information with Social Security is by creating a *my Social Security* account online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Once you create your account, you can update your bank information without leaving the comfort of your home. Another way to change your direct deposit is by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to make the change over the phone. If you prefer to speak to someone in-person, you can visit your local Social Security office with the necessary information.

Because we are committed to protecting your personal information, we need some form of identification to verify who you are. If you are online, we verified your identity when you

initially created your *my Social Security* account. All you need to do is log in at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) with your secure username and password to gain access to your information.

If you call Social Security, we will ask identifying questions to ensure we are speaking to the right person. If you visit the office, you will need to bring a driver's license or some form of ID with you. Once we have identified that you are the correct person and are authorized to make changes on the Social Security record, all we need is the routing number, account number, and type of account established. We don't ask for a voided check, nor do we obtain verification from the bank. Therefore, you should be sure you are providing accurate information to us.

Because you may be unsure if your direct deposit change will affect your next payment, we highly recommend that you do not close the old bank account until you have seen your first Social Security deposit in the new bank account. That way, you can feel secure you will receive your benefits on time, regardless of when the change was reported to Social Security.

When you have to report changes to your direct deposit, be sure to visit us online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Social Security always strives to put you in control by providing the best experience and service no matter where, when, or how you decide to do business with us.

# # #