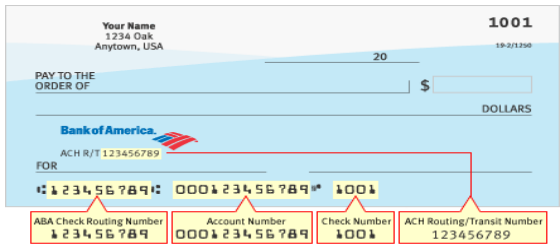


Direct Deposit FAQs (Frequently Asked Questions)

Question	Answer
What is Direct Deposit and how does it work?	Direct Deposit is convenient, secure and saves you a trip to the bank. It is a safe, proven confidential method of receiving pay. Money is electronically transferred into your checking or savings account.
How will I know the amounts that are withheld from my paycheck if I use Direct Deposit?	Your electronic pay stub shows your gross pay and all deductions withheld.
Does Milton CAT have access to my account?	Direct Deposit is a very confidential way to receive wage payments. Although Milton CAT does have a very limited ability to reverse your Direct Deposit payment; it cannot access any other funds in your account. Actually, fewer people see your account information with Direct Deposit than with checks.
Can I add/change financial institutions?	Yes. Directions for deleting an account and adding a new one are located on the Ultipro home page.
Can I divide my pay amount different accounts if I use Direct Deposit?	Yes. You can add specific dollar amounts and/or have the balance of your check deposited into an account.
Do I have to use a certain financial institution to participate in Direct Deposit?	No. You may use any financial institution in the United States that is a member of the ACH Network. A very small number of financial institutions are not ACH Network members, so be sure to check with the financial institution of your choice to make sure it can accept your Direct Deposit. You can choose from a participating bank, savings and loan association or credit union. The term bank is used generically to describe any bank, savings and loan association or credit union.
When can I withdraw money from payments deposited to my account using Direct Deposit?	Your money is available to you on the pay date.
Does Direct Deposit cost me any money?	No, Direct Deposit does not cost anything. In fact, many Financial institutions offer free checking to consumers using Direct Deposit. Milton CAT offers Direct Deposit as a service to employees.
Can I see how my accounts are split up for Direct Deposit payments?	Yes. Once logged into UltiPro, choose Myself > Direct Deposit. It lists your active account details and amount for each.
What if my bank did not receive my Direct Deposit or the amount does not agree with the amount indicated on my Pay Statement?	This is highly unlikely; however, if it should occur, contact the Human Resources Department at x5740. They will initiate the appropriate action to correct the situation.
What if I do not have a bank account?	As a Milton CAT employee, you are eligible to join CEFCU, a national credit union originally started at Caterpillar and now available to all CAT Dealer employees. If you are interested, contact HR and you will be sent membership information. Visit www.CEFCU.com for information.
How do I find out the Routing Number and Account Number on my checks?	<p>The sample check below shows where ABA check routing numbers can be found on your checks. If you do not have checks, you can get a bank document and text a photo to 508-377-8678.</p>  <p>The image shows a sample check from Bank of America. Red callout boxes point to specific numbers on the check: <ul style="list-style-type: none"> ABA Check Routing Number: 23456789 (located at the bottom left of the MICR line) Account Number: 000123456789 (located in the middle of the MICR line) Check Number: 1001 (located at the bottom right of the MICR line) ACH Routing/Transit Number: 123456789 (located at the bottom right of the MICR line) </p>
Who do I call for assistance with Direct Deposit?	If you have questions or need help with setting up Direct Deposit through Employee Self-Service, email Human_Resources@miltoncat.com or call x5740.

