

110TH CONGRESS  
2D SESSION

# S. RES. 443

Designating February 2008 as “*Go Direct* Month.”

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IN THE SENATE OF THE UNITED STATES

FEBRUARY 5, 2008

Mrs. DOLE submitted the following resolution; which was considered and  
agreed to

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## RESOLUTION

Designating February 2008 as “*Go Direct* Month.”

Whereas, in fiscal year 2007, nearly 60,000 checks issued by the Department of the Treasury, worth approximately \$56,000,000, were endorsed by forgery;

Whereas the Department of the Treasury receives approximately 1,400,000 inquiries each year regarding problems with paper checks;

Whereas, each month, nearly 12,000,000 social security and other Federal benefit payments are made with checks;

Whereas the United States would generate approximately \$132,000,000 in annual savings if all Federal benefit checks were paid by direct deposit;

Whereas the use of direct deposit is a more secure, reliable, and cost-effective method of payment than paper checks because the use of direct deposit—

(1) helps protect against identity theft and fraud;

(2) provides easier access to funds during emergencies and natural disasters; and

(3) provides the people of the United States with more control over their money;

Whereas the Department of the Treasury and the Federal Reserve Banks have launched *Go Direct*, a national campaign to motivate people who receive Federal benefit payments to use direct deposit to receive those payments;

Whereas *Go Direct* works with more than 1,100 partners across the Nation, including financial institutions, advocacy groups, and community organizations;

Whereas more than 130 financial institutions representing 25,000 branches nationwide participated in the 2007 “*Go Direct* Champions” competition to encourage the use of direct deposit among people who receive Federal benefit payments; and

Whereas more than 1,600,000 people in the United States have switched from paper checks to direct deposit to receive Federal benefit payments since *Go Direct* launched in the fall of 2004: Now, therefore, be it

1       *Resolved*, That the Senate—

2               (1) designates February 2008 as “*Go Direct*  
3       Month”;

4               (2) supports the goals and ideals of the *Go Di-*  
5       *rect* campaign;

6               (3) commends Federal, State, and local govern-  
7       ments, nonprofit agencies, and the private sector for  
8       promoting February as *Go Direct* Month; and

1           (4) encourages people in the United States who  
2           are eligible to receive social security or other Federal  
3           benefit payments to—

4                   (A) participate in events and awareness  
5                   initiatives held during the month of February  
6                   with respect to using direct deposit;

7                   (B) become informed about the conven-  
8                   ience and safety of direct deposit; and

9                   (C) consider signing up for direct deposit  
10           of social security or other Federal benefit pay-  
11           ments.

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