

MEBA MEDICAL & BENEFITS PLAN

MEBA PENSION TRUST

MEBA TRAINING PLAN

MEBA VACATION PLAN

BENEFIT PLANS

1007 EASTERN AVENUE, BALTIMORE, MARYLAND 21202-4345 • (410) 547-9111

IMPORTANT NOTICE MEBA VACATION PLAN

DIRECT DEPOSIT COMING TO THE VACATION PLAN

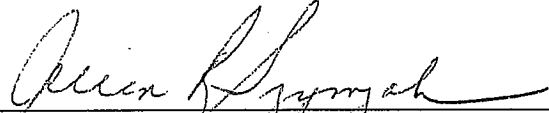
On your way to a ship? Filing for Vacation? Don't worry about running to the bank to deposit your check; let the Vacation Plan do it for you!

As of April 1, 2009, MEBA Vacation Plan Participants will have the option of receiving their Vacation and Port Relief Benefits as a paper check or as a direct deposit into their designated bank account. Once you complete a bank authorization, either option may be chosen each time you file for benefits.

Some Highlights of the Program

- Authorization forms must be completed by the Participant and the Participant's bank.
- The banking system requires all new direct deposits and changes be verified. This verification, called pre-note process, may take up to 30 days after receipt of your Authorization.
- An Authorization Form and "Guidelines and Instructions" are enclosed with this Notice. They are also available from the Plan Office, Plan Outport Offices and at the Plan's website – www.mebaplans.org (Forms, Vacation).
- You are encouraged to complete the Authorization form to get your bank information on file so the direct deposit option will be available to you when you are ready to use it.
- You will file for Vacation and Port Relief Benefits the same way you always do.
- You must choose each time you file whether you want your entire benefit paid by check or by direct deposit. You cannot split a claim to receive part in check form and part as a direct deposit. Be sure to check the appropriate box on the Vacation Application.

If you have any questions regarding the Direct Deposit Program, contact the Vacation Plan Staff at the Baltimore Plan Office – 1-800-811-6322 or at vacation@mebaplans.org.


Allen R. Szymczak, Administrator

March 2009

**MEBA Vacation Plan
Vacation and Port Relief Benefits
Direct Deposit Guidelines and Instructions**

As of April 1, 2009, MEBA Vacation Plan Participants will have the option of receiving their Vacation and Port Relief Benefits as a paper check or as a direct deposit into a bank account designated by the Participant. Once a bank authorization is completed, either option may be chosen each time you file for benefits.

Bank Account

- You must complete an **AUTHORIZATION FOR DIRECT DEPOSIT OF VACATION AND PORT RELIEF BENEFITS** and submit the original to the Plan Office in Baltimore. A portion of the **AUTHORIZATION** form must be completed by your bank.
- **AUTHORIZATION** forms are available from the Plan Office, Plan Outport Offices and at the Plan's Website – www.mebaplans.org (Forms, Vacation)
- You can have only one bank account on file at a time. Direct deposit into multiple accounts is not available.
- If you change bank accounts, a new **AUTHORIZATION** form must be completed and submitted to the Plan Office in Baltimore.
- The banking system requires all new direct deposit requests and changes be verified. This verification, called a pre-note process, permits the Plan's bank to verify with the receiving bank that all of the information is correct and that your direct deposit will be accepted by the receiving bank.
- It may take up to 30 days to pre-note your deposit information through this process.
- You are encouraged to complete the **AUTHORIZATION** form to get your bank information on file so the direct deposit option will be available to you when you are ready to use it.

Filing for and Payment of Benefits

- If you enroll in the Plan's Direct Deposit program, you will file for Vacation and Port Relief benefits in the same manner as always.
- You must choose each time you file whether you want your entire benefit paid by paper check or by direct deposit to your designated bank account. You cannot split a claim to receive part in check form and part as a direct deposit. Make sure you check the appropriate box on the Vacation Application Form.
- Initially, direct deposits will be processed two times per week. The following table shows the process day and deposit day. NOTE: This schedule may be affected by holidays or other events beyond our control, such as inclement weather.

BUSINESS DAY CLAIM PROCESSED	BUSINESS DAY FUNDS DEPOSITED
Monday, Tuesday and Wednesday by 2:00 PM EST	Friday the same week
Wednesday after 2:00 PM EST, Thursday and Friday	Wednesday the following week

- A confirmation of the direct deposit will be mailed to you.

IMPORTANT

- When completing the **AUTHORIZATION FOR DIRECT DEPOSIT OF VACATION AND PORT RELIEF BENEFITS**, make sure all information is correct and legible.
- The Plan Office can only accept the original **AUTHORIZATION** form.
- Mail the original to: MEBA Vacation Direct Deposit Program
1007 Eastern Avenue
Baltimore, MD 21202
- If you have any questions contact the Vacation Plan Office in Baltimore at (800) 811-6322 or at vacation@mebaplans.org.

MEBA Vacation Plan Vacation and Port Relief Benefits

AUTHORIZATION FOR DIRECT DEPOSIT OF VACATION AND PORT RELIEF BENEFITS

I, the Participant, authorize the MEBA Vacation Plan and the designated Bank to automatically deposit my Vacation or Port Relief Benefit to my bank account. If funds to which I am not entitled are deposited to my account, I authorize the MEBA Vacation Plan to direct the Bank to return said funds. This authority will remain in effect until I have cancelled it in writing to the MEBA Vacation Plan.

I understand that the MEBA Vacation Plan will require periodic verification of my signature. I will cooperate fully in meeting these requirements.

If the designated bank account is a joint or tenant in common account with any other person including but not limited to a spouse, the Participant and any other such signatory agree to hold harmless, release, waive and forever discharge the MEBA Vacation Plan with respect to any use, alienation or hypothecation by such other person, of funds deposited by the MEBA Vacation Plan. The Participant and any other such signatory further agree and recognize that the direct deposit of the Participant's Vacation or Port Relief Benefit to the designated account confers no rights or privileges either contractual or by operation of law to any joint account holder or tenant in common in such account and such other signatory further agrees to the immediate notification to the MEBA Vacation Plan and termination of such direct deposit on the death of the Participant.

Name: _____ Social Security Number: _____
Please Print

Address: _____
Number Street Apt/Unit City State/Country Zip Code

Telephone Numbers: _____
Home Cell Phone

Signature: _____ Date: _____

Joint Account Holder's Name (if applicable): _____ Social Security Number: _____
Please Print

Joint Signature (if applicable): _____ Date: _____

THE FOLLOWING SECTION MUST BE COMPLETED BY YOUR BANK

The Bank hereby agrees to accept the direct deposit of the Participant's Vacation Plan checks under the terms and conditions outlined in the preceding section of this form. The Bank further certifies that the signatures of the Participant and the joint account holder or tenant in common (if applicable) in the preceding section of this form is/are true signature(s) of the persons named.

Bank Name: _____
Please Print

Bank Address: _____
Number Street Apt/Unit City State/Country Zip Code

Account Name: _____ Type of Account: Checking Savings

Account Number: _____ Transit Routing Number: _____

Bank Officer: _____ Title: _____
Please Print

Signature: _____ Date: _____ Telephone: _____

PLEASE ALLOW 30 DAYS FOR PROCESSING

Please return this form to: MEBA Vacation Plan Direct Deposit Program
1007 EASTERN AVENUE
BALTIMORE MD 21202

Direct inquires to: MEBA VACATION PLAN
(800) 811-6322
Vacation@mebaplans.org