



Covid-19 Stimulus Check Update

We understand that the government stimulus payments are critical to many of our members, so we want to share important information with you. If you are eligible to receive a payment, you could start seeing a pending credit to your account as soon as today, December 30th. The funds will become available on Monday, January 4, 2021.

Our Branch staff will not have access to your individual status of whether you will receive a check or where your payment is in process. To check the status of your payment please visit: <https://irs.gov/coronavirus>.

Due to the stimulus payments, telephone wait times for our members may increase. We encourage you to use Online Banking, our Mobile App or our ATMs to access account information.

Frequently Asked Questions

Do I qualify to receive a stimulus payment?

Your eligibility is determined by the government. To learn more about eligibility and payment status, please visit <https://www.irs.gov/coronavirus>.

How will I receive my payment?

If you are eligible to receive a payment, you may receive the funds in one of three ways:

- By automatic deposit into the account reported on your 2019 or 2018 tax return. The deposit will appear in your account summary as "IRS TREAS 310 XXTAXEIP2", or something similar.
- By paper check. If you did not file a tax return or have not given the IRS your direct deposit account information in the last two years, you'll receive a US Treasury check.
- By prepaid card. Instead of receiving a paper check, some individuals will receive a prepaid card in the mail.

Note: If you used a tax preparer and your tax refund was directed to them, it is possible your paper check stimulus payment also went there. You will need to contact your tax preparer for more information.

When will I receive my payment?

Payments to eligible individuals are expected to start as soon as Wednesday, December 30th.

Please remember that our Branch staff will not have access to your individual status of whether you will receive a check or where your payment is in process. To check the status of your payment please visit: <https://irs.gov/coronavirus>.

What happens if I have closed my account at AmeriChoice Federal Credit Union?

Payments cannot be credited to a closed account and thus will be returned to the IRS. Once your payment is rejected, you should be able to use the [IRS's Get My Payment tool](#) to confirm that the money was returned and get a sense of when your stimulus payment will go out by check. According to the IRS, typically once the payment is mailed, it will take up to 14 days to receive the payment, standard mailing time.

What is the best way to deposit my stimulus check?

We encourage our members to use our mobile app to make mobile deposits.

Our Mobile Banking App is available free for both iPhone and android users. You can get all the functionality and convenience of Online Banking right in the palm of your hand. Download the [eServices Enrollment form here](#).

How do I avoid scams related to Economic Impact Payments or Covid-19?

If you receive a suspicious email or text message, don't respond, click on links, or open attachments.

The IRS urges everyone to be on the lookout for scam artists trying to use the Economic Impact Payments as a cover for schemes to steal personal information and money. The IRS doesn't initiate contact by email, text messages or social media channels to request personal or financial information – even information related to the Economic Impact Payments. Also, watch out for emails with attachments or links claiming to have special information about Economic Impact Payments or refunds.

Visit the FBI's Internet Crime Complaint Center at www.ic3.gov to report scams. You can also stay up-to-date on the latest scams by visiting the FTC's Coronavirus page at <https://ftc.gov/coronavirus>.

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