



Payday, your way.

Set up Direct Deposit to unlock these perks:



Get paid early¹

Access your paycheck up to 2 days sooner. It's your hard-earned money. Don't wait to get paid.



ATM and Add Cash fee rebates²

Get up to \$25 in ATM and Add Cash³ fee rebates each month for out-of-network withdrawals.



Fast and automatic

Your paycheck is available immediately. Make debit card purchases or pay bills in your Digital Banking app.

Direct Deposit is free, secure, and takes just a few minutes to set up.

More ways we support your everyday banking needs:

A branch on every block

Deposit cash at local retailers quickly and conveniently with Add Cash in your Digital Banking app.

From Walmart to CVS®, 7-Eleven® and beyond, save a stop on your errand runs.

Safe, secure, and eco-friendly

Skip paper altogether — never worry about lost, stolen, or damaged paychecks again.

Flexible setup

Split your paycheck between multiple accounts and decide exactly where each dollar goes.

It's as easy as fill in and send.

1. Complete the simple form on the other side of this page.
2. Send to your HR or payroll department.

If you need any help at all, reach out to your local USALLIANCE branch or contact Member Services:

Email: memberservices@usalliance.org

Call: (800) 431-2754

Monday - Friday: 8:00 AM to 6:00 PM ET

Saturday: 9:00 AM to 3:00 PM ET

Payroll Authorization Agreement

A payroll authorization form is used to collect necessary information and approvals to process payroll changes, such as direct deposit setup, salary adjustments, or new employee onboarding. Please fill out the below fields with your name, contact information, your USALLIANCE account number, and social security number. Once you have filled out this form, please submit it to your HR or Payroll Department for processing.

Member Information

First Name

Last Name

Daytime Phone Number

E-mail Address

Member Account Information

Account Number

Social Security Number

You're all set! Hand this over to your HR, onboarding, or payroll department to finish setting up direct deposit!

Account and Bank Information

Financial Institution
USALLIANCE Financial

Routing & Transit Number
221981063

Institution Address
411 Theodore Fremd Avenue,
Suite 350 Rye, NY 10580-1426

1 Early Pay Direct Deposit is a benefit provided by USALLIANCE Financial and is not guaranteed; early deposit may be up to two days early of your actual payment settlement day but is contingent upon the receipt and successful processing of the deposit from your payor/employer. USALLIANCE Financial does not have control over when your funds are received from or sent by your payor/employer. For questions regarding your payment date, please speak with your payor/employer.
2 In order for a non-USALLIANCE ATM surcharge fee or Add Cash fee to qualify for rebate, one or more ACH direct deposits from an employer payroll deposit, social security, or pension must post to your MyLife Checking Account totaling a minimum amount of \$1,000.00 within the last 31 calendar days. Bank ACH transfers, account-to-account or person-to-person external or internal ACH transfers, and ACH transfers using online or mobile payment systems (i.e. PayPal, Venmo, Cash App, etc.) do not qualify. The rebate of qualified non-USALLIANCE ATM surcharge fees and/or Add Cash fees will credit to your MyLife Checking Account by the end of each calendar day. The total maximum rebate amount is \$25.00 per calendar month. USALLIANCE reserves the right to cancel or modify the fee rebate terms at any time with or without prior notice.
3 Add Cash is a retailer cash deposit service made available to USALLIANCE Financial members through VanillaDirect. VanillaDirect is provided by InComm Financial Services California, Inc. and InComm Financial Services, Inc. (NMLS #912772). InComm Financial Services, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services. Terms and conditions apply. All VanillaDirect Pay barcodes sold in Texas are provided by InComm Financial Services, Inc., which may be reached at PO Box 826, Fortson, GA 31808.