

Changing Social Security and/or SSI Direct Deposit

There are several ways for individuals to set up or change the bank account where their Social Security benefits or SSI payment is deposited: in person at a Social Security Office, online, by telephone, by mail, or through a personal representative appointed by them. More detail follows.

- 1) Individuals can call 1-800-772-1213 for Social Security to change their direct deposit information. They will have to give their personal information, address, monthly amount received, their current bank account routing number and account number and the new account routing number (ABA number) and account number. They should let the SSA representative know that this is a communal account and that they are a co-owner. For those who are hard of hearing the TTY line is 1-800-325-0778.
- 2) The individuals can go in person to a local Social Security Office and bring documentation to make this change. It might be good to make an appointment at the local SSA office.
- 3) Members who are able can sign up for an account with “My Social Security” or log in to their existing account. There is a form online they can use to change the direct deposit account to which their Social Security benefits go. (SSI payments cannot be handled online.) They can download and print the form to sign up or change the bank where Social Security checks are deposited. Look for <http://www.ssa.gov/deposit/1199a.pdf> . They fill out a portion of the form and the bank officer fills out the rest. It then should be mailed or delivered to the Social Security office by the bank or financial institution. Confirm this with the bank or financial institution.
- 4) For religious who are not able to handle the address change themselves online or go to the local SSA office, someone with authority in the institute should help them download, print and complete form SSA-1696 *Appointment of a Representative*. Most likely this will be the Treasurer, who can go to the Social Security Office and make the changes on behalf of the member. There are 4 copies. This form is available at <http://www.socialsecurity.gov/online/ssa-1696.pdf>
- 5) For those who are incapable of signing the *Appointment of Representative* form, the SSA can handle this with a person who represents them if the person makes an appointment and brings documentation to show that the person is a member of your religious institute, whose living costs are taken care of by the religious institute, living in community housing or a nursing home. You will need a letter signed by a member’s doctor saying that s/he is unable to understand or sign because of dementia, loss of hearing and/or sight, or other reasons.
- 6) Those living outside the United States will have to go to a U.S. Embassy or Consulate to update their information.

Social Security offices generally are open from 9 AM to 3 PM local time on Monday, Tuesday, Thursday and Friday, and from 9 to Noon on Wednesdays. The 1-800 phone numbers are available from 7 AM to 7 PM Monday through Friday.

The person who goes to the Social Security office for individuals should bring their own identification documents (e.g. driver’s license or state issued identification). They can bring a power-of-attorney document which, although SSA does not accept, may help prove that the person has given power of attorney to the religious order representative. In discussions with the SSA representative you can also ask about becoming a Representative Payee for individuals.