

Eye On Our Community

By Brenda Brown
Social Security Public Affairs
Specialist in Fayetteville, NC

YOU CAN RELY ON ELECTRONIC PAYMENTS

You probably don't need a reminder that natural disasters lurk around the corner when we least expect it.

Many natural disasters force people to leave their homes. The last thing a person who falls victim to this kind of devastation needs to worry about is how they're going to get their next Social Security or Supplemental Security Income (SSI) payment.

Here's a solution. Make sure that you're receiving your benefit payments electronically. Electronic payments are the best way to receive your benefit payments. Here's why.

Electronic payments are safe. Your money is deposited directly into your account each month. Because it's transferred electronically, there's never a risk of your check being lost or stolen.

Electronic payments are quick. You'll get your payment faster when it's made electronically. Your money is immediately available to you once it's deposited; no waiting by the mailbox for the check to arrive.

Electronic payments are convenient. No more need to stand in line at the bank to cash your check or to leave your house when the weather is bad. It's also nice to know your payment is in your account instead



of your mailbox when you're on vacation or away from home.

Perhaps we also should mention that **electronic payments are now mandatory.** People who apply for Social Security benefits on or after May 1, 2011, must receive payments electronically. Nearly everyone currently receiving benefits who has not signed up for electronic payments must switch to electronic payments by March 1, 2013. Electronic payments may be made by direct deposit, the Direct Express card program, or an Electronic Transfer Account. You can learn more about all three at www.godirect.org.

If you're ever faced with a devastating event, there will be no question about where you'll find your money when you receive electronic payments. The same cannot be said for paper checks being sent to mailboxes that may no longer exist.

Learn more by reading our online fact sheet, *Get Your Payments Electronically* at www.socialsecurity.gov/pubs/10073.html. Or go directly to the source, where you can learn more and sign up for electronic payments: www.godirect.org.

'B' AT EASE SERVICES

Accounting / Financial / Record Keeping / Tax Returns
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4581 Cumberland Road - (910) 423-2599

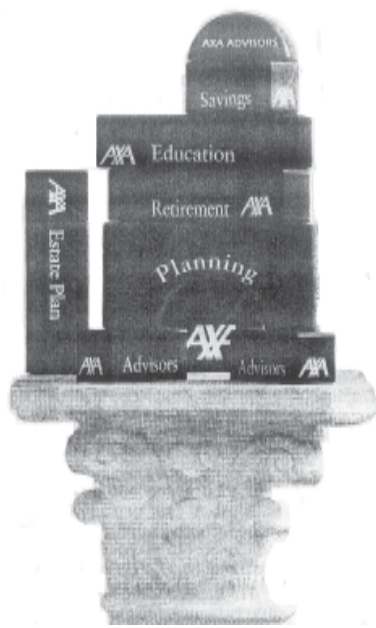


Sylvester Loving,
 A.A.S., B.S.
Business Management
Accounting/Financial
(910) 864-8085

'B' at Ease Services President/Owner Sylvester Loving **Work History:** Business started in 1982, occupying a small office in one room at my residence. Now in the year 2011, maintain three offices, two in the city of Fayetteville and one in Raeford. **Type of organization:** Accounting Services Major Product: Taxes, Accounting **Area of distribution:** National **Expertise:** Accounting, Tax Planning **Affiliations:** Participated and appointed by City Mayor to a committee to support the city changing from a City Manager structure to a strong Mayor in Newburg, New York; Board of Directors of "East End

1500 Main Street Extension
Raeford, NC
(910) 904-2674

Minority Housing Program"-city based program centered on refurbishing houses for the elderly and financially deprived; Member of Hudson Valley African American Professional Business Association; Member of U.S. Chamber of Commerce; Member Better Business Bureau and advocate for supporting community owned businesses. **Career Accomplishments:** Known as a fair defender of clients/customers rights. Successfully established and maintained a professional accounting business for the past 20 years which expanded to two locations and a staff of five. **Hobbies/Spts.:** Coin collecting, football. **Addresses:** 'B' at Ease Services 6829 Fillyaw Rd * suite 103 Yadkin Road Fayetteville, NC 28303 and 4581 Cumberland Road Fayetteville, NC 28306.



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