



# North Carolina Retirement Systems

**Form 170****Authorizing Direct Deposit**

Print or type in black ink. No erasures, strikeouts or whiteouts permitted. Do not staple pages.

**Update Direct Deposit Online - Log in to your secure ORBIT account at [ORBIT.myNCRetirement.gov](https://orbit.myNCRetirement.gov).** You may authorize direct deposit online. If you choose to submit a paper form, read the Guides. After completing the form, and signing before a notary, send it to the address below. This form is not valid until it has been properly completed, notarized and processed by our office.

**Section A. Tell us about yourself.**

First Name	M.I.	Last Name	Suffix	
Mailing Address			Date of Birth	SSN
City	State	Zip Code	Phone	Member ID

☐ Check this box if there are changes to your contact information.**Section B. Select your retirement system.**

<input type="checkbox"/> Teachers' and State Employees' Retirement System (TSERS)	<input type="checkbox"/> National Guard Pension Fund (NCNGPF)
<input type="checkbox"/> Local Governmental Employees' Retirement System (LGERS)	<input type="checkbox"/> Disability Income Plan of North Carolina (DIPNC)
<input type="checkbox"/> Consolidated Judicial Retirement System (CJRS)	<input type="checkbox"/> Firefighters' & Rescue Squad Workers' Pension Fund (FRSWPF)
<input type="checkbox"/> Legislative Retirement System (LRS)	<input type="checkbox"/> Registers of Deeds' Supplemental Pension Fund (RODSPF)

**Section C. Attach a voided check or provide your bank account information below.**

<b>What type of account is this?</b> - <b>Note:</b> If your account type is Money Market, please select either checking or savings, depending on which type of Money Market account you have.			<input type="checkbox"/> Checking
			<input type="checkbox"/> Savings
Name of Bank		Bank Address Line 1	
Bank Address Line 2	City	State	Zip Code
Bank Routing Number		Bank Account Number	

**Section D. Certify your selections in front of a Notary.**

I hereby authorize the Retirement Systems Division of the North Carolina Department of State Treasurer to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account. I acknowledge that electronic payments to the designated account must comply with the provisions of United States law, as well as the requirements of the Office of Foreign Assets Controls. Accordingly, I acknowledge that the entire payment, as received, is not subject to being transferred to a foreign bank account. I certify that the account listed above is under my control. I also certify by my signature that I have completed this form in its entirety.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Section E. Have this form notarized. Improperly notarized forms will not be accepted.**

State of \_\_\_\_\_ County of \_\_\_\_\_

I, \_\_\_\_\_, a notary public for said State and County, do hereby certify

that \_\_\_\_\_ personally appeared before me this date and acknowledge

the due execution of this form. Witness my hand and official seal this the \_\_\_\_\_ day of

\_\_\_\_\_, 20\_\_\_\_. My Commission Expires \_\_\_\_\_

Signature of Notary \_\_\_\_\_

INK SEAL HERE

**Submit the completed form with supporting documentation by mail or email.**

**N.C. Department of State Treasurer, Retirement Systems Division**  
**3200 Atlantic Avenue, Raleigh, North Carolina 27604**  
**[NC.Retirement@nctreasurer.com](mailto:NC.Retirement@nctreasurer.com) • (919) 814-4590**

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# North Carolina Retirement Systems

## Form 170 Guides Authorizing Direct Deposit

### Guide A. Direct deposit provides you with these valuable benefits.

Direct deposit information will be entered during the Retirement Online process. If you are submitting a paper form to apply for retirement, you will need to also submit this Form 170. Once retired, you will be able to update this information online in your secure ORBIT account.

**Security.** Direct deposit reduces your chances of becoming a victim of identity theft. You do not have to worry about mail delivery delays or having your benefit payment lost or stolen.

**Convenience.** Your benefit payment is automatically deposited into your account on pay day.

### Guide B. Important facts about your direct deposit.

Your first retirement benefit payment should be made by direct deposit. Instructions must be received and acknowledged by the Retirement Systems before your effective retirement date. Otherwise, a paper check will be mailed. Your retirement selection is locked in when the first payment becomes normally due and the first benefit payment date has occurred.

Your retirement selection is locked in when the first payment becomes normally due and the first benefit payment date has occurred. After a member has received their first payment through direct deposit or their first paper check has been mailed, they will be unable to make changes to their payment option and monthly survivorship beneficiary.

#### DEFINITIONS

**First Regular Payday:** Generally, the 25th of the month of the effective retirement date. If the 25th falls on a weekend or holiday, the first regular payday is the last State government business day before the 25th.

**First Recorded Payment:** The date the first retirement payment is recorded as issued by the Retirement Systems. For paper checks, this will be before the check is cashed. Often, the first recorded payment is the same as the first regular payday but could differ in certain situations.

The Retirement Systems will make every effort to process this form in a timely manner. However, in an effort to prevent fraud and protect our members, forms received on or after the first day of the month will be effective for the next month's benefit payment.



For example, if you mail in this form and it is received this month (regardless of the day), you will see your retirement benefit in the account you designated in Section C starting with next month's payment.

This increased processing time allows members to identify fraudulent activity and take action to secure their retirement benefits. We appreciate your understanding and cooperation as we continue to monitor and respond to industry trends and security concerns.

**If you are changing your banking information, it is best to keep your old account open until you are sure that your payments are properly depositing into your new account.**

Direct deposit is automatic. If you have any questions about direct deposit, contact your financial institution.

The direct deposit account you select must be under your control. Joint accounts are allowed as long as you have continuous access to the account. You cannot send your retirement benefits to another person's or business entity's account.

You may view or print your deposit notification statement and payment history in ORBIT. Log in to [ORBIT.myNCRetirement.gov](http://ORBIT.myNCRetirement.gov) and click View Payment History in the left navigation.

You may also view and update tax withholdings, access year-end tax documents, review your earnable allowance, generate verification of income letters and more.

If accessing your deposit notification through ORBIT presents a hardship for you because you do not have access to a computer or the Internet, you should contact member services at the number above to opt-out of electronic statements.

These guides are subject to and governed by the General Statutes of the State of North Carolina.