

Drafting Along with Social Security

In order to match up the drafts to coincide with your client's receipt of Social Security payments, use the following "**Requested Draft Days**" when completing the bank draft authorization:

- **1S** - if Social Security is received on the 1st
- **3S** - if Social Security is received on the 3rd
- **2W** - if Social Security is received on the 2nd Wednesday
- **3W** - if Social Security is received on the 3rd Wednesday
- **4W** - if Social Security is received on the 4th Wednesday

Please Note: If you enter simply a "**1**" for the 1st or "**3**" for the 3rd, the drafts will not necessarily follow along with Social Security.

Example:

Let's say the 1st falls on a Saturday, the following shows the timing of drafts based upon the draft day you have entered:

- **1S** - We will draft for premiums on the Friday before. This matches the timing of the Social Security funding calendar.
- As opposed to -
- **1** - We will draft for premiums on the Monday after.

The use of these special draft dates for Social Security have greatly reduced the number of return drafts for NSF.

