

**CHICAGO REGIONAL COUNCIL OF CARPENTERS PENSION FUND  
SUPPLEMENTAL ANNUITY PLAN  
ELECTRONIC FUNDS TRANSFER (EFT) OPTION  
1-877-UNION-44 (1-877-864-6644)**



**ELECTRONIC FUNDS TRANSFER FOR PLAN WITHDRAWALS**

The Chicago Regional Council of Carpenters Supplemental Annuity Plan (Supplemental Annuity Plan) allows you to receive eligible withdrawals from the Supplemental Annuity Plan by electronic funds transfer (EFT), or direct deposit into a personal bank account.

An EFT allows you faster access to your money and is available for all eligible plan disbursements, except for rollovers. If you select an EFT, the information needs to be set up **PRIOR** to the plan withdrawal request being received and processed. If an EFT is not set up **IN ADVANCE**, the plan withdrawal will be processed in the form of a paper check.

**SETTING UP AN EFT**

You can set up an EFT for your plan withdrawals quickly and easily, either online at [www.ibenefitcenter.com](http://www.ibenefitcenter.com) or by phone at 1-877-864-6644.

**ENROLLING ONLINE**

Follow these **seven steps** to set up an EFT online.

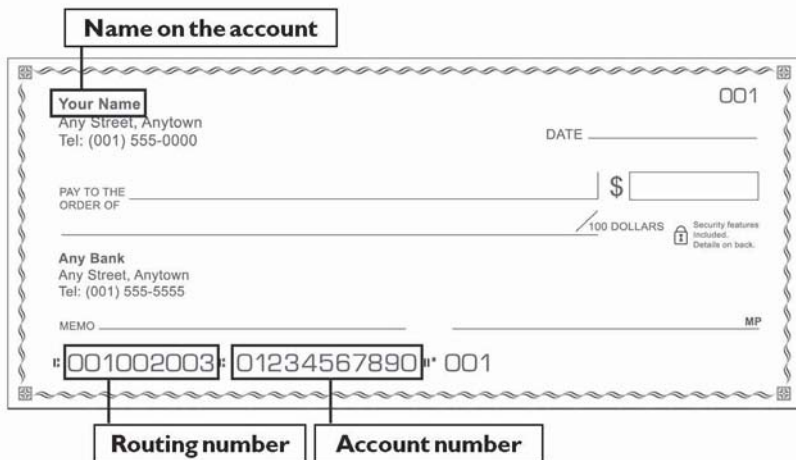
**STEP 1:** Log on to your account at [www.ibenefitcenter.com](http://www.ibenefitcenter.com). You will need to enter your User Name and password to access your account.

**STEP 2:** Click on the tab labeled “My Accounts” at the top of the screen.

**STEP 3:** Click on the “Electronic Funds Transfer” link within the “Withdrawals” tab.

**STEP 4:** Fill in the information for the bank account where you want your Supplemental Annuity Plan payment to be deposited.

- Indicate the type of account: savings or checking.
- Fill in the bank’s routing number. You can find this nine-digit number at the bottom left-hand corner of a personal check (see illustration below). If the account is a savings account, you can find the routing number on a deposit slip.
- Fill in the savings or checking account number.
- Fill in the name on the bank account, exactly as it appears on the checks or the account statement.
- Click “Continue” at the bottom of the screen.



**STEP 5:** Read the statement thoroughly and click the disclaimer at the bottom of the screen if you agree with the terms and conditions stated. Then click “Continue” at the bottom of the screen.

**STEP 6:** Review the bank account information. If it is correct, click “Submit” at the bottom of the screen to process your EFT enrollment. If not, click “Modify” to return to the first EFT Election screen and make changes.

**STEP 7:** You will see a message stating that your EFT request has been received, along with a confirmation number. It is a good idea to write down this number or print this screen for your records.

Effective immediately, after your EFT request is received, your future disbursements will be transferred electronically to the account you indicated. You can always override your EFT choice at any time by going on to the Supplemental Annuity Plan’s website, [www.ibenefitcenter.com](http://www.ibenefitcenter.com).

**ENROLLING BY PHONE**

To set up an EFT by phone, call 1-877-864-6644 between 7:00 a.m. and 9:00 p.m. Central Time, any business day, to speak with a Service Representative. You will need to provide the representative with your User Name and personal identification number (PIN) to access your Supplemental Annuity Plan account. You will also need the same information required for online EFT setup: type of account, bank routing number, account number, and name on the bank account.

**QUESTIONS?**

If you have any questions about setting up an EFT, please call a Service Representative toll-free at 1-877-864-6644, between 7:00 a.m. and 9:00 p.m. Central Time, any business day.