

**What is my Vacation Savings total?**

- Your Vacation Savings year-to-date information may be found on My150.

**When are Vacation Savings paid out?**

- Annual Vacation Savings are paid out on the fourth Monday each January

**I retired, or took a withdrawal from the Union, when will my Vacation Savings be paid?**

- Annual Vacation Savings is *only* paid in January regardless of the member's current status

**Are checks mailed or can I set up a direct deposit?**

- Annual Vacation Savings are paid either by check, mailed to the address on file or, if an authorization is on file, a direct deposit to an account held at MOE Credit Union only.
- Visit your profile page on My150 to verify your address
- For direct deposit to a MOE Credit Union account, contact the Credit Union at 708-482-9606

**Do I have to call to have my Vacation Savings mailed?**

- Annual Vacation Savings are paid automatically on the fourth Monday in January

**Can I pick up my Vacation Savings check in person?**

- Annual Vacation Savings checks may be picked up in person by notifying the Vacation Savings department no later than the first Monday in January. Please call 708-482-7300 and ask for the Vacation Savings Department. Pick up date is the Wednesday following the 4<sup>th</sup> Monday. Two forms of ID are required for pickup. **ONLY** the member may pick up a Vacation Savings check.

**Can I get my Vacation Savings early?**

- There are no early distributions from Vacation Savings. Vacation Savings are paid annually on the 4<sup>th</sup> Monday of January.

**I heard you can get your money early.**

- MOE Credit Union offers a loan program in which a member may borrow money limited to their balance in the Vacation Savings Fund. To obtain more information regarding the Vacation Savings Loan program, please call the Credit Union at 708-482-9606.

**What is included in my Vacation Savings payout?**

- Contributions collected January 1 through December 31, which generally includes the work months of December of the prior year through November of the current year are included in the annual Vacation Savings payment

**Since the company did not pay my vacation savings on time, when will I receive the money?**

- If contributions are received after December 31 for work months before December, you will receive the vacation money the month after the money is posted.