



# How to Set Up Direct Deposit

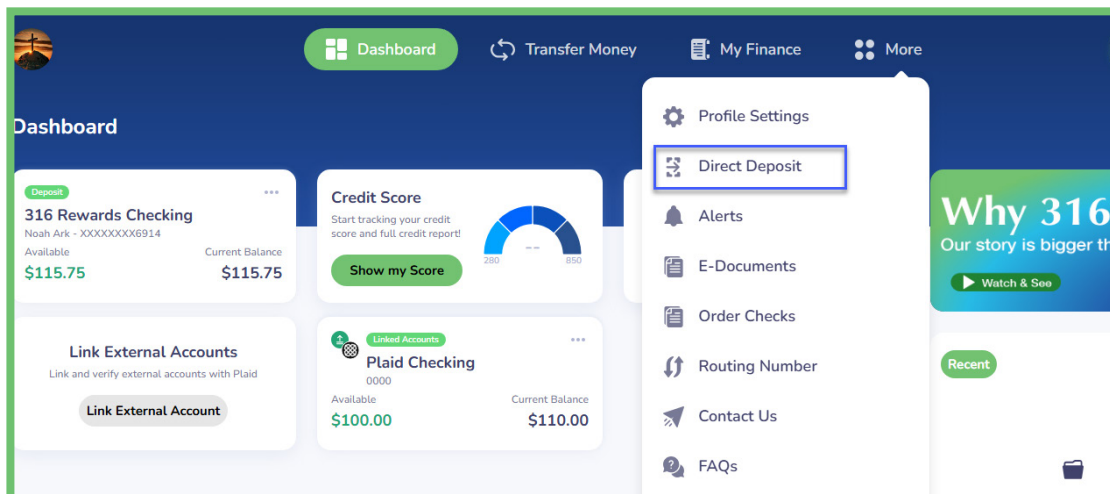
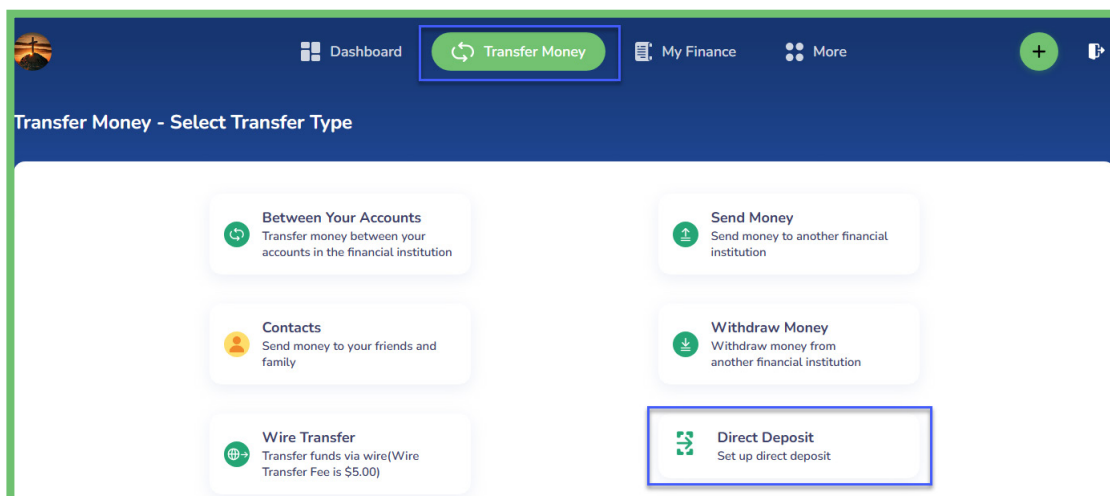
We've made setting up direct deposit easier than ever with our new in-app feature, powered by Pinwheel. Follow these steps to get started:

## Step 1: Log In

Open the **316 Financial app** or log into **Online Banking**.

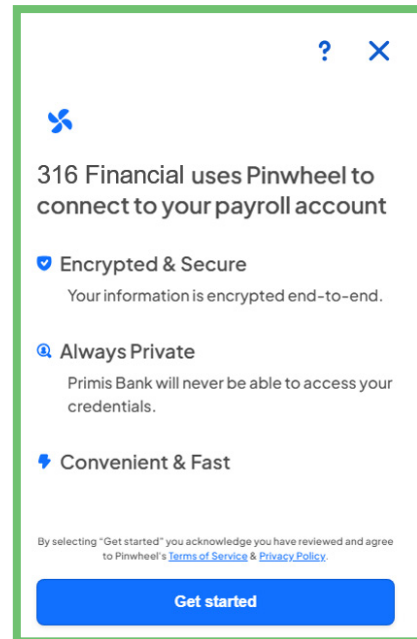
## Step 2: Find Direct Deposit

Tap **Transfer Money**, or go to **More** and select **Direct Deposit** from the menu.



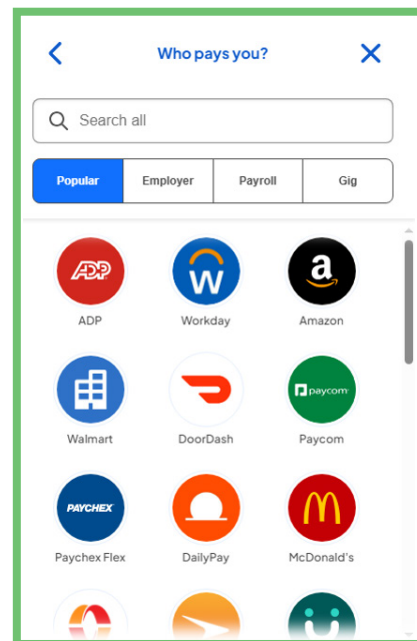
## Step 3: Launch Direct Deposit

The Pinwheel direct deposit setup will launch. Tap **Get Started** at the bottom of the screen.



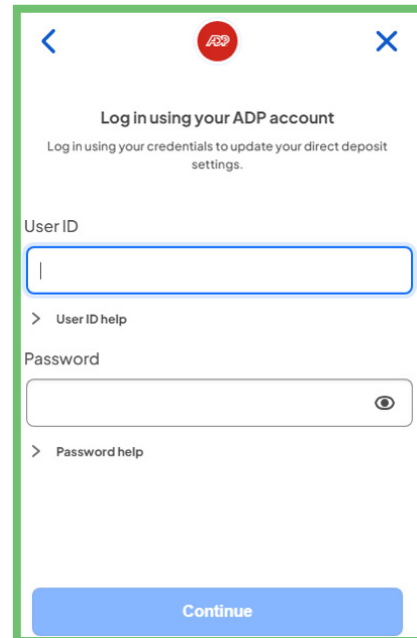
## Step 4: Search for Your Employer

Type in the name of your company or payroll provider into the search bar.



## Step 5: Sign In

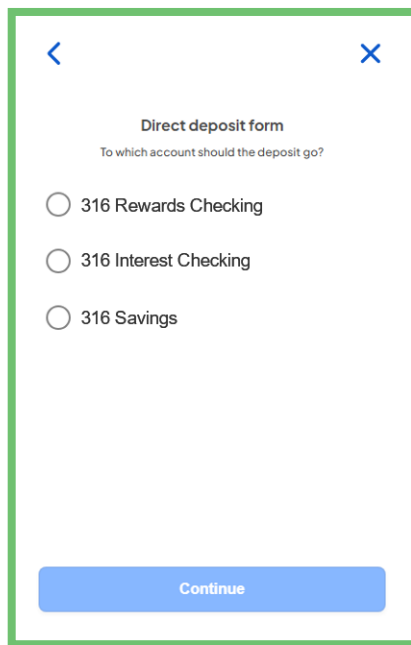
Select your company and sign in using your **workplace or payroll provider login credentials**.



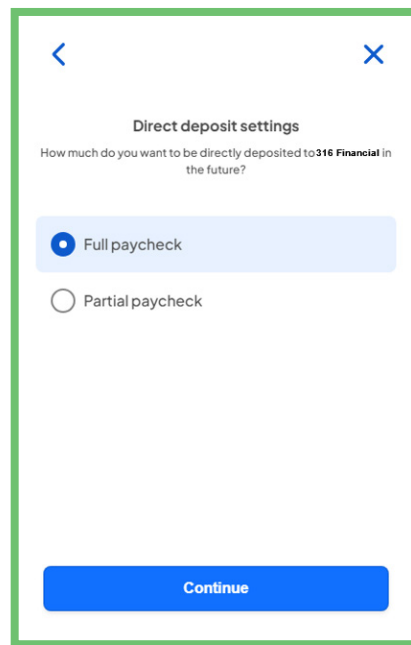
The screenshot shows a mobile app interface for signing in. At the top, there is a back arrow on the left, a red circular logo with '316' in the center, and a close 'X' button on the right. Below the header, the text reads 'Log in using your ADP account' followed by 'Log in using your credentials to update your direct deposit settings.' There are two input fields: 'UserID' and 'Password'. Below the 'UserID' field is a link '> User ID help'. Below the 'Password' field is a link '> Password help'. At the bottom, there is a blue 'Continue' button.

## Step 6: Choose Your 316 Financial Account

Select which **316 Financial account** you'd like your paycheck deposited into. Choose whether you'd like your **full paycheck** or just a **partial deposit** sent here.



The screenshot shows a mobile app interface for selecting a direct deposit account. At the top, there is a back arrow on the left and a close 'X' button on the right. Below the header, the text reads 'Direct deposit form' followed by 'To which account should the deposit go?'. There are three radio button options: '316 Rewards Checking', '316 Interest Checking', and '316 Savings'. At the bottom, there is a blue 'Continue' button.

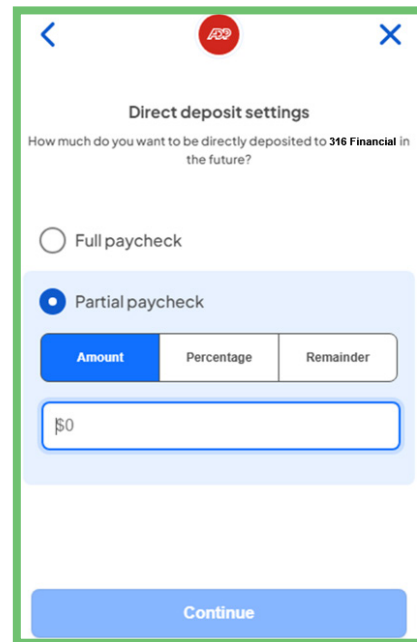


The screenshot shows a mobile app interface for selecting the amount of the direct deposit. At the top, there is a back arrow on the left and a close 'X' button on the right. Below the header, the text reads 'Direct deposit settings' followed by 'How much do you want to be directly deposited to 316 Financial in the future?'. There are two radio button options: 'Full paycheck' (which is selected) and 'Partial paycheck'. At the bottom, there is a blue 'Continue' button.

## Step 7: Set Your Deposit Amount (If Partial)

If you choose **partial deposit**, you'll select how much to send to your 316 Financial account:

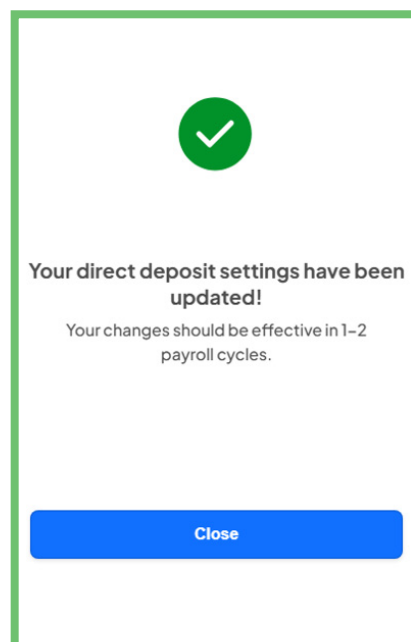
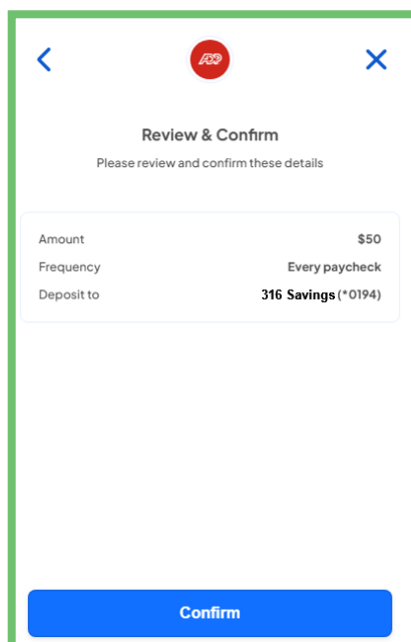
- A specific dollar amount
- A percentage of your paycheck
- Or the remainder after other allocations



## Step 8: Review & Confirm

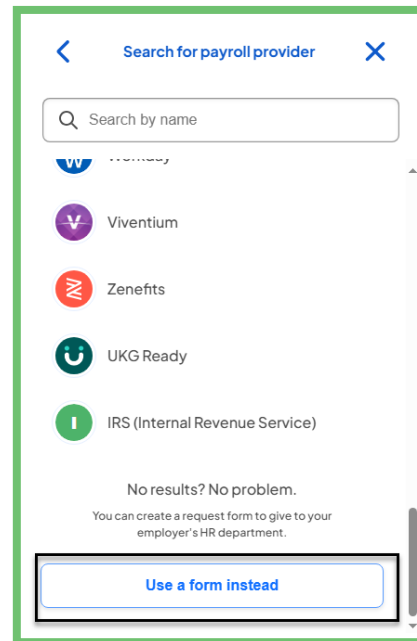
Double-check your selections. If something needs adjusting, tap the back arrow in the top left corner. Once everything looks right, tap Confirm.

You'll see a confirmation screen letting you know your direct deposit has been set up. Changes typically take effect within 1–2 payroll cycles.

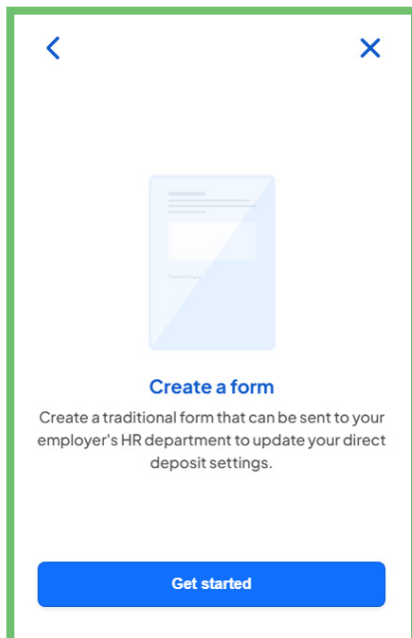
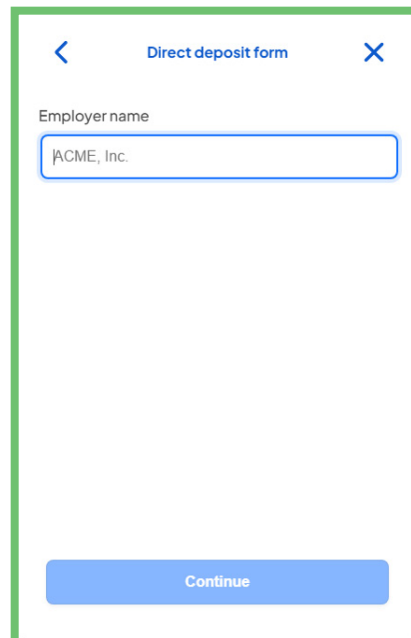
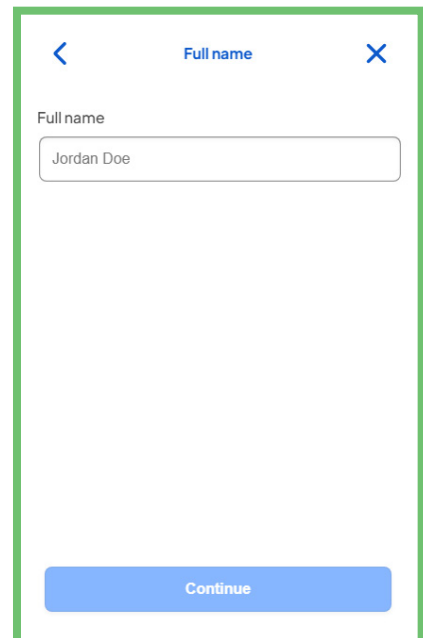


## What if you cannot find your employer using the search function?

If you cannot find your employer when you use the search tool, or you do not have a direct login to your payroll provider—click **Use a form instead**.

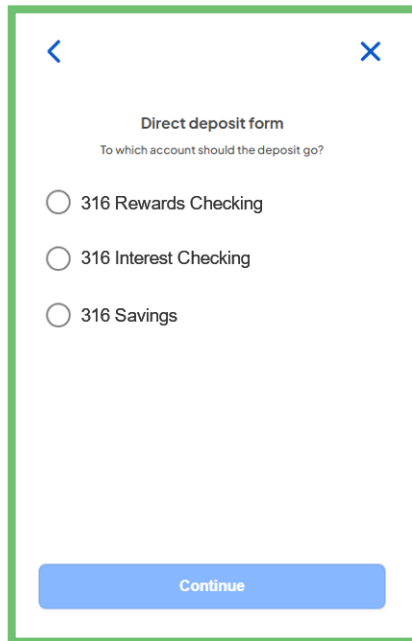


You will then click Get Started, enter your employer name, and your full name.

## Choose Your 316 Financial Account

Select which **316 Financial account** you'd like your paycheck deposited into. Choose whether you'd like your **full paycheck** or just a **partial deposit** sent here.



Direct deposit form

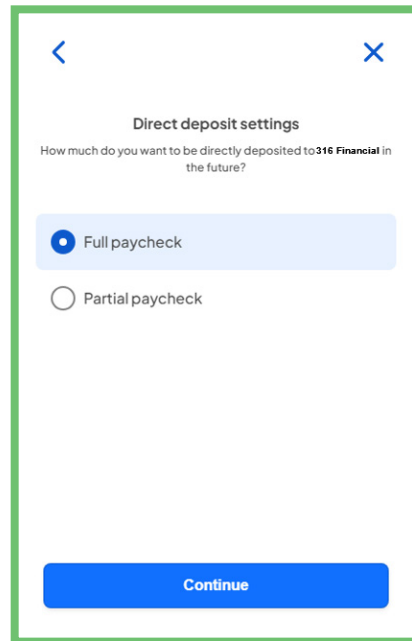
To which account should the deposit go?

☐ 316 Rewards Checking

☐ 316 Interest Checking

☐ 316 Savings

Continue



Direct deposit settings

How much do you want to be directly deposited to 316 Financial in the future?

☒ Full paycheck

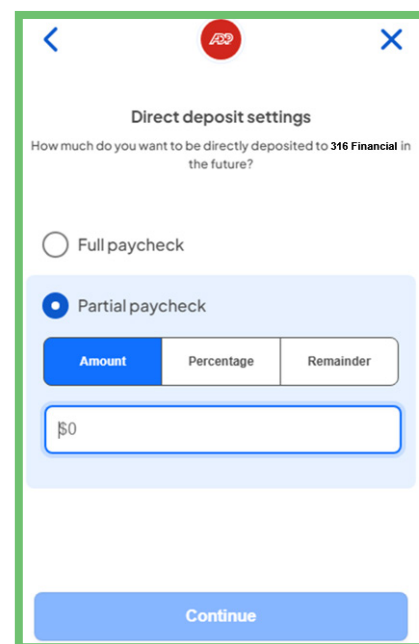
☐ Partial paycheck

Continue

## Set Your Deposit Amount (If Partial)

If you choose **partial deposit**, you'll select how much to send to your 316 Financial account:

- A specific dollar amount
- A percentage of your paycheck
- Or the remainder after other allocations



Direct deposit settings

How much do you want to be directly deposited to 316 Financial in the future?

☐ Full paycheck

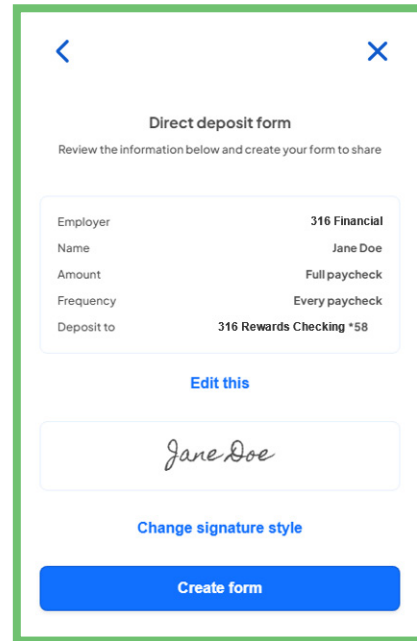
☒ Partial paycheck

Amount	Percentage	Remainder
<input type="text" value="\$0"/>		

Continue

## Review and Sign Direct Deposit Form

The screen shown on the right will appear for you to review and sign your direct deposit form. You have the option to edit your signature and change the signature style. When finished, click on **Create form**.



**Direct deposit form**  
Review the information below and create your form to share

Employer	316 Financial
Name	Jane Doe
Amount	Full paycheck
Frequency	Every paycheck
Deposit to	316 Rewards Checking *58

[Edit this](#)

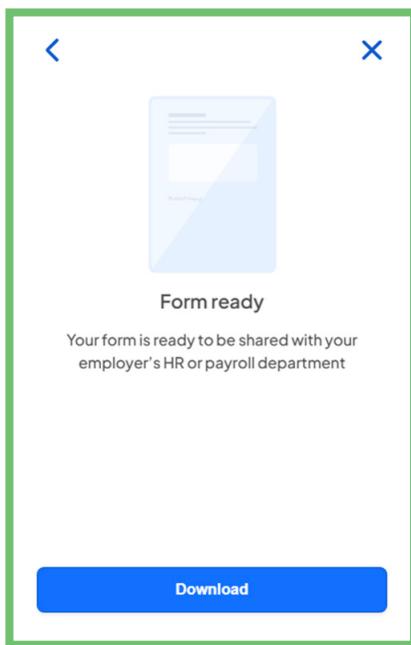
*Jane Doe*

[Change signature style](#)

**Create form**

## Your Form is Now Ready

Click **Download** to get their form. At this time, the form will populate for the customer to save or print to provide to their employer.



**Form ready**

Your form is ready to be shared with your employer's HR or payroll department

**Download**



**Direct deposit form**

I wish to deposit **100%** of my future paychecks to **316 Financial**

Jane Doe 001

Pay to the order of \$

Dollars

Routing number **051409744** Account number **100000**

I, **Jane Doe**, voluntarily authorize **316 Financial** to directly deposit my wages (less lawful withholdings and deductions), or earnings, as applicable, to the account listed above. Remaining funds, if any, will continue to be allocated as previously specified.

*Jane Doe*

September 5, 2025