

Firstnet® Frequently Asked Questions

Allotments and Payroll Deductions

Effective date January 1, 2015, DOD policy “prohibits starting new allotments to purchase, lease, or rent personal property. Existing allotments are not affected. It does not prohibit allotments made to: savings accounts, support dependents, pay insurance premiums, mortgages, rents or investments. This policy change does not apply to military retirees or DoD civilians. It applies only to active duty service members.”

Examples of Prohibited Allotments:

Vehicles (e.g., automobiles, motorcycles, boats);

Appliances or household goods (e.g., washer, dryer, furniture);

Electronics (e.g., laptop, tablets, cell phone, television); or

Other consumer items that are tangible and movable.

“How do I start an Allotment or Payroll Deduction?”

The first step to starting an allotment is to obtain a payment authorization form from the company you want Firstnet® to pay for you. Ask the company to assist you in filling out all of the sections of the form, sign and date it, and have the company forward the bank copy to Firstnet®.

Next, start your allotment by taking the 1199A or routing information to your payroll office, disbursing office or if you have online access to your payroll account you may start your allotment through that service.

Examples of online payroll access are:

Military Service Members - <https://mypay.dfas.mil/mypay.aspx>

Postal Workers - <https://liteblue.usps.gov/>

“Who do I contact if I have questions regarding my payment obligation?”

United Bank & Capital Trust Company acts as a bill payment service for the company to which you are making payments. All payments are forwarded to the respective companies that actually retain the title, mortgage, consolidation loan, insurance policy, investment or loan for merchandise that you have obtained. Any questions regarding policies, investment balances, contract amounts, payoffs, loans or purchases should be made to those companies.

“How do I stop an Allotment or Payroll Deduction?”

There are two steps to stopping an allotment. First, the authorization Firstnet® uses authorizes Firstnet® to pay the company the amount agreed. You must fax a letter, with your signature, authorizing Firstnet® to discontinue payments to the company. Second, you must contact your payroll or disbursing office and have the allotment stopped or decreased. If you only stop the authorization at Firstnet®, the allotment will continue to come out of your pay and be deposited to your Allotment Savings account.

“What if I have extra money at Firstnet® and want to retrieve it?”

Contact us at 1-800-351-1911 and one of our customer service representatives will be happy to assist you with setting up a withdrawal of those funds or write to us at P.O. Box 988 Radcliff, Ky 40159 (fees may apply) please see the [ALLOTMENT SAVINGS ACCOUNT TERMS & TRUTH IN SAVINGS DISCLOSURE](#) that was mailed to you at the time your account was opened. If you would like a copy you may retrieve one from your account login at www.firstnetbillpay.com or by calling us at 1-800-351-1911 or you may write to us at United Bank & Capital Trust Company P.O. Box 988 Radcliff, KY 40159.

“If I get deployed will my Allotment continue?”

Yes, even if you are deployed outside the United States. The allotment stops only when you notify your military pay office and request that the allotment be stopped.

“Who can start an Allotment or Payroll Deduction?”

Any individual who has the ability to start a direct deposit for a portion of their pay. Active military and civil service employees, postal workers, truck drivers to name a few can start an allotment or payroll deduction. For active military, ½ of the monthly allotment is taken out of each 1st and 15th pay period and forwarded by DFAS to your Allotment Savings account on the 1st of each month. For civil service employees and postal workers, the amount requested on the form is the amount that will be taken out every two weeks. Other payroll frequencies are determined by each employer...

“How do I track my account status?”

Every quarter a statement is prepared for each customer detailing all transactions that have gone into and out of their Allotment Savings Account. The statement also shows the beginning and ending balance in their Allotment Savings Account for the quarter. You may enroll for Electronic statements at www.firstnet@billpay.com. Always be sure to update your mailing address and email address so you will receive your statements and other information regarding your account.

“May I Continue my Allotment or Payroll Deduction even if I don't pay a company?”

Yes! If you would like to accumulate funds in your Allotment savings account you may do so. To withdraw funds you may contact us by telephone at 1-800-351-1911 or write to us at P.O. Box 988 Radcliff, Ky 40159.