

# **PAYMENT AND ACCOUNTING FAQ SHEET**

## **HOW ARE INCOME WITHHOLDING PAYMENTS HANDLED?**

The employer sends Income Withholding payments to the Michigan State Disbursement Unit (MiSDU) in Lansing. On September 2, 2003 the MiSDU began issuing checks to the payees.

## **HOW CAN I MAKE A PAYMENT AT THE FOC?**

You may make a cash child support payment with exact change. Because different types of payments are receipted differently, you will need to complete the coupon that corresponds to the type of payment you are making (service fees, FNS, hearing ordered payment). To make a regular child support payment by check, it must be made payable to the MiSDU in Lansing and sent in the mail. The address is:

MiSDU

P O Box 30351

Lansing, MI 48909-7851

Payments can also be made via the MiSDU website at [www.misdu.com](http://www.misdu.com) with a debit or credit card. The FOC has a PC set up in the lobby for those clients without computer access who wish to use this website to make their payment.

## **WHAT INFORMATION IS NEEDED TO MAKE A PAYMENT?**

The MiSDU requires the use of a payment coupon. They will issue pre-printed coupons on a monthly basis to all clients without an active income withholding order and a good address.

## **HOW CAN I OBTAIN INFORMATION ON MY ACCOUNT?**

Payment information and case balances are available by calling the 24-hour automated phone system at either (269) 969-6415 or you may call the FOC Office as (269) 969-6500. Another option you have to receive case information is to request printouts. To do this you need to fill out an Access to Court Records Form being very specific about what you are requesting and giving dates so we know what time period you are looking for. Printouts are \$1 per page. You will receive a call concerning your request.

## **UNDER WHAT CIRCUMSTANCES WOULD I NOT RECEIVE A PAYMENT?**

- A. Payer did not make a payment.
- B. You have not updated your address in writing with the FOC or MiSDU.
- C. Your monthly support obligation has been met and you are not owed any arrearages.
- D. The MiSDU received a check from the payer or employer that had to be returned because of insufficient information.
- E. If you are receiving a cash grant from the FIA, the MiSDU will send all support payments to the State.

## **IF I HAVE PLACED A STOP PAYMENT ON A CHECK, HOW LONG WILL IT BE BEFORE I GET A REPLACEMENT CHECK?**

The MiSDU will issue a new check automatically. You must contact them for

further information on your check.

## **CAN I SIGN UP FOR DIRECT DEPOSIT OF MY CHILD SUPPORT CHECKS?**

Yes. The MiSDU requires direct deposit of child support checks. Custodial parents that do not sign up for direct deposit with their own bank will be issued a US Bank debit card and their child support will go into that account.

## **WHY CAN'T I RECEIVE A CHECK?**

The law changed and now requires the MiSDU to send payments electronically. The only exemptions from electronic disbursement of support are: Individuals with a mental or physical disability that imposes a hardship in accessing electronic payments, individuals with a language or literacy barrier that imposes a hardship in accessing electronic payments, individuals with payments that are not recurring (two or less per year), or are not expected to continue in a 12-month period, and individuals with both home and work addresses that are more than 30 miles from an ATM or their financial institution.

Exempt customers are not required to receive payments via direct deposit or a debit card. They must contact the MiSDU to request an exemption by calling 1-877-4-MI-DEBIT (1-877-464-3324). The Calhoun County Friend of the Court cannot give you an exemption.

## **ARE THERE FEES INVOLVED WITH THE DEBIT CARD?**

There are no fees to make a purchase at the locations that accept Visa debit card transactions. You can also receive cash back free of charge from any bank teller or credit union teller that processes Visa cash advances at their teller windows.

There is a US Bank service charge of \$1.50 for all ATM withdrawals. There may be an additional surcharge by the ATM owner/operator for any transactions. There are no US Bank fees for online account information or ATM balance inquiries. Since the Visa debit card is not a credit card, any amount spent above the available balance will result in an insufficient fund fee of \$20.

Complete details on fees will be provided with the card. All fees are assessed either by US Bank or the ATM owner/operator and will be taken directly from the account balance on the Visa debit card.

## **HOW CAN I FIND OUT ABOUT MY PAYMENTS?**

You can still call the 24-hour automated information access line at (269) 969-6415 to find payment information.

## **HOW CAN I FIND OUT MORE ABOUT THE DEBIT CARD PROGRAM?**

Clients with questions can call toll free (866) 540-0008 or can go to the DHS website [www.michigan.gov/dhs](http://www.michigan.gov/dhs) for more information. [

The purpose of this document is to provide you with general answers to frequently asked questions. It is not intended as either legal advice or to be all-inclusive. Legal questions should be directed to an attorney of your choice.

