

ARIZONA SHEET METAL TRUST FUNDS

HEALTH AND WELFARE

ADMINISTRATIVE OFFICE

PENSION

2400 W. Dunlap Ave., Suite 250
Phoenix, AZ 85021
(602) 249-3582

***** **IMPORTANT REMINDER** *****

DIRECT DEPOSIT PREVENTS DELAYED PAYMENTS AND IDENTITY THEFT!!!!

TO: ALL RETIRED PARTICIPANTS

FROM: FUND OFFICE

Some of you may have experienced a delay in receiving your December 1, 2005 pension benefit payment due to a delay in the U.S. Mail system. Although all checks were issued and mailed on November 28th, many participants ***had not received their checks as late as December 5th*** and many checks had to be stopped and reissued. Stop payments and reissued checks further delay payment, causing a significant amount of stress on participants that depend on their monthly pension payments for their housing, electrical and other important monthly obligations.

DIRECT DEPOSIT is a safe, reliable and prompt payment system that also protects you against the ever growing, serious threat of ***identity theft***. Arizona has been identified as the #1 state in the union for identity theft. ***DIRECT DEPOSIT*** provides safeguards against those that would ***steal your mail, forge your pension check*** and use your account number for ***identity theft*** and ***fraud*** purposes.

A ***DIRECT DEPOSIT*** form and return envelope is attached. We encourage you to protect yourself and your fund against ***fraud, forgery and identity theft*** by completing the ***DIRECT DEPOSIT*** form. Simply attach a voided check to the ***completed*** form and return it in the enclosed, return envelope. You will be advised when your ***DIRECT DEPOSIT*** payments will be effective.

Sincerely,

FUND OFFICE
March 2006