

# INTRODUCTION TO THE IMRF EFT PAYMENT SYSTEMS

## Frequently Asked Questions About EFT

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### 1. What is the EFT system?

EFT is an acronym for Electronic Fund Transfer system. IMRF uses an outside vendor— First Data Government Solutions (formerly govONE)—to process EFT payments. The IMRF EFT system gives employers two options for making payments: Pay-by-Phone and Web-based payment.

### 2. How does the EFT system work?

This system uses a financial transaction processing network called the Automated Clearing House (ACH) to remit payments due. Instructions from employers to the system are transmitted to financial institutions participating in the ACH to move funds from the employer's financial institution into IMRF's account.

### 3. Who can use the IMRF EFT system?

This system is available to employers who have completed IMRF Form 3.00, "IMRF Electronic Funds Transfer Enrollment," and have received a confirmation packet from govONE Solutions containing an Employer EFT number and generic PIN (personal identification number).

### 4. Are there any fees for using EFT to make payments to IMRF? Are there any associated penalties?

IMRF will pay all Automated Clearing House (ACH) fees and charges associated with initiating a debit payment of the employer's designated bank account through the ACH process. Employers should contact their bank to learn whether the bank will charge any non-ACH fee for using EFT.

### 5. What is an Employer EFT Number?

The EFT number is assigned to uniquely identify an employer. You use this number for web-based payments and for pay-by-phone.

### 6. What is my EFT Account number?

IMRF assigns the EFT account number. If you make payments to IMRF using multiple bank accounts, you will be assigned an EFT number for each account.

### 7. What if my employer uses more than one bank account to make payments to IMRF?

You will need to complete a separate Enrollment Authorization Form 3.00 for each bank account. You will receive a separate acknowledgment letter for each EFT bank account established.

### 8. Is the EFT system secure?

GovONE's technology provides you with secure payment transactions; payments can be made only to IMRF using this system. At the same time, remember that both your EFT number and your PIN code combined will identify your entry into the system. As a result, both should be treated with the highest degree of confidentiality.

### 9. How does an employer enroll in the EFT process to make payments to IMRF?

An employer may enroll in the EFT process by completing and returning an Enrollment Form (IMRF Form 3.00) for Electronic Funds Transfer. The Authorized Agent must sign the form. The form may be obtained from IMRF by contacting one of the following:

Mailing Address	IMRF	Telephone Number	1-800-ASK-IMRF (1-800-275-4673)
	Suite 500	Web Site	www.imrf.org
	2211 York Road		
	Oak Brook, IL 60523		

### 10. How do I make changes to my employer's EFT contact name, address, telephone number, or bank account?

Complete a new Form 3.00, indicate changes on this form, and submit to IMRF. When completing the new Form 3.00, provide only changed information and mark the "notice of change" box.

### 11. What is a Prenote?

A Prenote, or Prenotification, is a test transaction of a payment from the employer's bank account to IMRF's bank account. The test is conducted with zero dollars to ensure that the employer's designated bank account can be debited and IMRF's designated bank account can be credited.

**12. What happens if my account has insufficient funds?**

IMRF will automatically attempt the transaction a second time. If funds are insufficient after a second attempt, IMRF will notify the employer by letter.

**13. What information do I need to use this system to make a payment?**

In addition to the assigned EFT number and the PIN (personal identification number), you will need the following basic information:

- Payment Type
- Period Ending Date for wage reports and TPDP
- Amount of Payment
- Payment Due Date

**14. How do I submit my IMRF wage report documents using the EFT system?**

You cannot submit wage report documents using the EFT system. You must continue to submit the same wage report documents that you previously submitted in the same manner. These required documents include IMRF Form 3.10; your detailed wage information, as well as other required documents you submit with any other payments and wages.

**15. On what date is the IMRF payment due?**

IMRF payments are due monthly according to the schedule below. When using EFT, the payment must be initiated by 2:30 P.M. Central Time, at least one business banking day prior to the due date, in order for the payment to settle in IMRF's bank account on or before the due date.

Month	Due	Month	Due	Month	Due
January	February 10	May	June 10	September	October 10
February	March 10	June	July 10	October	November 10
March	April 10	July	August 10	November	December 10
April	May 10	August	September 10	December	January 10

Penalties for late payments are charged after the 20<sup>th</sup> of the month.

**16. What are the minimum and maximum EFT payment amounts?**

The minimum IMRF payment that can be made through EFT is \$0.01. The maximum payment is \$9,999,999.99.

**17. How soon after I use the EFT service will IMRF receive my payment?**

You, the employer, determine the date the designated bank account is to be debited. The chosen date may be any banking day between the next day and 40 days in the future.

The process of holding payment information until a future designated date is called warehousing. Warehousing allows an employer to provide payment information and retain use of the money until the date the bank account is to be debited. However, to prevent IMRF from charging a late penalty, the payment must settle into IMRF's bank account **on or before** the penalty date.

**18. What is a Reference Number?**

A reference number is a number you receive after making a payment that confirms your payment was made. It is important to keep a record of the Reference Numbers in the event you need to inquire about or trace a payment.

**19. How long will a record be maintained of my EFT payments?**

Both IMRF and the GovONE will **maintain** payment information indefinitely. The information will be available in real time. However, the EFT payment systems will **provide/display** results only for a specified timeframe.

**20. What kind of payment can be made with the EFT system?**

You can make all types of IMRF payments through this system.

- Wage Reports (Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution)
- Advice Payment
- Tax-deferred Payroll Deduction (TPDP)
- Employer ERI Cost
- Member ERI Cost
- After Tax Payment for Member Past Service
- Additional Funding of Your Pension Obligation

## WEB-BASED PAYMENT INSTRUCTIONS

- The system is available to you 22 hours a day (with a nightly maintenance window), 7 days a week, including weekends and holidays.
- To be considered timely, you must complete the web-based payment by 2:30 p.m. Central Time (the govONE site displays Mountain Time (MT) which is one hour earlier than Central Time) at least one business banking day before the payment effective date.
- You may also specify a future bank account debit date. You may select a date up to 40 days in the future.
- You may remit multiple pay periods or multiple contribution types in the same visit.

**FOR FASTER REPORTING, PLEASE HAVE THE FOLLOWING INFORMATION READY BEFORE VISITING THE govONE WEBSITE. It may be helpful to complete IMRF Form 3.10 or remittance form before visiting the website.**

**For identification:**

- Your EFT number
- Your PIN Code (see below on how to establish your unique PIN code)

**For individual payment reporting on:**

- Payment type: Wage Report Contributions (Regular, SLEP, ECO I, ECO II, Minimum Contribution); Advice Payment; Tax-Deferred Payroll Deduction; Employer ERI Cost; Member ERI Cost; After Tax Payment for Member Past Service; or Additional Employer Pension Obligation Payment
- Individual or total contribution amount(s), as dollars and cents
- Month and Year for this report (4 digit MMYYY)
- Bank Account Debit Date (6-digit MMDDYY)

## VISIT [WWW.PAYMENTS-GOVONESOLUTIONS.COM/IMRF](http://WWW.PAYMENTS-GOVONESOLUTIONS.COM/IMRF)

### First time user

- To begin using the web-based payment system, you must change the generic PIN (0000) to one of your choosing. To change the PIN, call govONE at 1-877-610-3706 and follow the voice prompts. You cannot change your PIN online.

### To make a payment

1. On the *Log On* screen, enter your govOne assigned **EFT number** (including the leading zeros) and your **PIN** (personal identification number) and press **Log On**.
2. The *Select Payment Type* screen will be displayed. Select the desired **Payment Type**.
3. The *Make Payment* screen will be displayed.

Enter the appropriate values in the displayed fields. Press **Continue**.

4. The *Confirm Payment* screen will be displayed. Review the information to ensure accuracy. If it is correct, press **Submit Payment**. If incorrect, press the **Edit Payment** button to make changes.
5. The *Payment Acknowledgement* screen will be displayed. Your Payment Reference Number will be listed. Print this page as a receipt for your payment. If you wish to make another payment, select the **New Payment** button. Otherwise, log off the system.

Your payment is complete.

## To inquire about a payment

1. Enter your govONE **EFT number** (*including the leading zeros*) and your **PIN** (personal identification number) and press the **Payment Inquiry** navigation menu option.
2. Your payment history will be displayed for the last 100 transactions or 360 days, whichever occurs first. The screen will indicate how many records are being displayed, "X records returned."
3. You can click on the table headers to sort the displayed transactions. If you choose to sort by payment type, the sort is done by the three-digit payment type code, not by the payment type descriptions. The payment type code will not display:

Payment Type Description	Payment Type Code
Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution	012
Advice Payment	015
Tax-Deferred Payroll Deduction	020
Employer ERI Cost	021
Member ERI Cost	022
After Tax Payment for Member Past Service	023
Additional Funding of Your Pension Obligation	024

## To view a payment to confirm it was received

1. Enter your **EFT number** (*including the leading zeros*) and **PIN** (personal identification number) and press the *Payment Inquiry* navigation menu option.
2. Your payment history will be displayed for the last 100 transactions or 360 days, whichever occurs first.

## To print a payment history

When you are on the *Payment Inquiry* screen, select Print from the File menu of your browser or click the printer icon on the browser toolbar.

## To cancel a payment

If the payment is for a future settlement date, you may be able to cancel it by selecting the *Cancel a Payment* screen and following the instructions on the screen.

## Duplicate payments

You can submit duplicate payments, but the system will first display an error message advising that a duplicate payment was found. You can submit the duplicate payment only after checking the box, "Override Duplicate Payment," and clicking "Submit Duplicate." An error message will display if the "Override Duplicate Payment" box is not selected.

**1. What is the web-based payment system?**

This system is a fully integrated, electronic payment solution that enables employers to make payments via the Internet. With this system, you can:

- Pay required IMRF contributions
- Eliminate check writing
- Eliminate the risk of lost paperwork
- Get immediate confirmation for payments
- Ensure security with the assigned EFT number and PIN (personal identification number)

**2. What are the minimum software and browser requirements to make payments online?**

You will need a computer with Internet access and either Internet Explorer 5.0 or Netscape 6.1 or higher. You will also need the assigned EFT number and the PIN (personal identification number) to use the site. A screen resolution of 1024x768 is recommended.

**3. When can I access the Internet to make a payment?**

The web-based system is available to you via the Internet 22 hours a day (with a nightly maintenance window), 7 days a week. Like the Pay-by Phone system, the daily cut-off time is 2:30 p.m. Central Time. Instructions for payments made prior to the cut-off time will be transmitted to IMRF by the next business day. Instructions received after 2:30 p.m. Central Time will be transmitted by the 2<sup>nd</sup> business day or for the date indicated. (The govONE site displays Mountain Time (MT) which is one hour earlier than Central Time.)

**4. How can I be sure my payment information is secure when it is transmitted across the Internet?**

This system utilizes the most advanced security available to ensure the privacy of your payment information. All transactions are conducted over a Secure Sockets Layer (SSL) connection secured with 128-bit encryption. SSL is a communications protocol for transmitting private information over the Internet.

**5. Does the system place cookies on my computer?**

The system does not use cookies. In order to ensure the privacy of your payment information, you will be required to enter the EFT number and the PIN (Personal Identification Number) every time you use the site.

### Enrollment, Accounts, and PINs

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**6. Once I enroll and receive my confirmation packet, how do I activate my account?**

Your account will be active as soon as you receive your confirmation packet. However, to begin using the web-based payment system, you must change the generic PIN to one of your choosing. To change the PIN, call govONE at 1-877-610-3706 and follow the voice prompts. You cannot change your PIN online.

**7. What happens if I lose or forget my PIN?**

Call an IMRF Member Service Representative at 1-800-ASK-IMRF (1-800-265-4673). Under no circumstances can any payment be initiated without a PIN or with the generic 0000 PIN.

**8. How do I change my PIN?**

You should use the govONE Pay-by-Phone System, **1-877-610-3706**, to change a known PIN number.

**9. What if I forget my EFT number?**

You may call an IMRF Member Service Representative at 1-800-ASK-IMRF (1-800-275-4673) and request your EFT number. **However**, IMRF Representatives will not provide this information to a caller. Instead, they will initiate a call back to the EFT contact person and provide that person with the EFT number.

### Payment Processing System Features

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- 10. I do not have access to the Internet this month. Can I use the govOne Solutions pay-by-phone?**  
Yes, the EFT number and PIN (personal identification number) can be used with the govOne Solutions pay-by-phone system. Call 1-877-610-3706 and follow the directions.
- 11. When making a payment, how do I enter dollars and cents?**  
On the web-based payment system, enter the full amount of the payment, including the decimal. You must report cents, even when zero.
- 12. When making a payment, what do I enter if I am making a multiple month payment?**  
Enter 99 as the month and year you are paying.
- 13. How do I inquire about a payment? How do I view a payment to confirm it was received?**  
The web-based payment system has a Payment Inquiry feature that displays your payment history for the last 100 transactions or 360 days, whichever comes first. The Payment Inquiry feature allows you to view particular payment information for the current date as well as any prior payments made up to 60 days earlier. The Payment Inquiry screen will display the reference number, date and time of the original visit, specified settlement date, payment type and amount and payment status. **Note:** The govONE site displays Mountain Time (MT) which is one hour earlier than Central Time.
- 14. I lost my payment reference number for my payment. Is there a way to get it without calling IMRF?**  
Yes. Select the *Payment Inquiry* option from the main navigation menu. The Reference Number for each payment will be displayed on the left side of the screen.
- 15. Is the payment history real time?**  
The payment history records are saved after you first view your payment history. If you enter payments after viewing the history, you will need to click the **Refresh** button on the *Payment Inquiry* screen to refresh the displayed payment record. If you enter new payments and have not yet viewed the history in your current session, the payment history will display your newest payments. The payment history is saved so that subsequent uses of the inquiry tool within a session will be faster.
- 16. If I discover I made a mistake, can I cancel my payment?**  
If the payment is for a future settlement date, you may be able to cancel it by selecting the *Cancel a Payment* screen and following the instructions on the screen. To cancel a payment, you must have the Reference number corresponding to that payment. You will receive a new Reference number when the cancellation has been confirmed.

You should cancel a payment if you think any portion of the payment is in error. The entire payment must be cancelled and re-entered.

The Cancel feature allows you to cancel any individual payment, which has not yet settled (i.e. future dated).

### Getting Help

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- 17. If I have problems using this system, how can I get help?**  
If you are having problems with the govOne Solutions web site, call govOne Solutions at 1-800-662-6311. If you have a question about wage reporting, employer payments, or any other IMRF related question, call IMRF at 1-800-ASK-IMRF (1-800-275-4673).

ELECTRONIC FUNDS TRANSFER (EFT) PROGRAM

## PAY-BY-PHONE SYSTEM INSTRUCTIONS

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- The system is available to you 24 hours a day, 7 days a week, including weekends and holidays.
- To be considered timely, calls must be completed by 2:30 p.m. (Central Time) at least one business-banking day before the payment effective date.
- You may also specify a future bank account debit date. You may select a date up to 40 days in the future.
- You may remit multiple pay periods or multiple contribution types in the same phone call.

**FOR FASTER REPORTING, PLEASE HAVE THE FOLLOWING INFORMATION READY BEFORE CALLING. It may be helpful to complete the IMRF Form 3.10 or remittance form before calling.**

*For identification:*

- Your EFT number
- Your PIN Code (*please see below for instructions on how to establish on your first call*).

*For individual payment reporting on:*

- The payment type: (012) Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution; (015) Advice Payment; (040) Tax-Deferred Payroll Deduction; (021) Employer ERI Cost; (022) Member ERI Cost; (023) After Tax Payment for Member Past Service; or (024) Additional Funding of Your Pension Obligation
- Individual or total contribution amount(s), as dollars and cents
- Year for this report (4 digit MMY)
- Bank Account Debit Date (6-digit MMDDYY)

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## CALL TOLL-FREE: 1-877-610-3706

1. **System:** Welcome to the Illinois Municipal Retirement Fund System. If you have a touch-tone phone, please press '1', followed by the # sign. If you have a rotary phone, please hold the line for operator assistance.  
**Caller:** 1 #
2. **System:** To expedite your call, please press the '# ' after each entry and after the system repeats your entry. If your entry or what you hear is not correct, press the '\* ' and the system will re-prompt that field. At any time during the recording, press the '\* ' three times to transfer to an operator.
3. **System:** Please enter your EFT Employer Number  
**Caller:** #.
4. **System (repeat):** You entered \_\_\_\_\_, if this is correct, press #. If it is not correct, press \*.
5. **System:** Please enter your PIN code.  
**Caller:** #.
6. **System:** To make a payment, press '1'.  
To cancel or inquire about a payment, press '2'.  
To change your password, press '3'.  
**Caller:** \_\_\_\_\_ #
7. **System:** Please enter your Payment Type:  
012 Regular Contribution, SLEP, ECO I, ECO II, Minimum Contribution  
015 Advice Payment  
020 Tax-Deferred Payroll Deduction (TPDP)  
021 Employer ERI Cost  
022 Member ERI Cost  
023 After Tax Payment for Member Past Service  
024 Additional Funding of Your Pension Obligation

# PAY-BY-PHONE SYSTEM INSTRUCTIONS

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Please note that wherever indicated after each field of entry, the system will automatically repeat your entry. Press '#' (to accept and continue) or press '\*' (to correct and re-enter).

## For Regular, SLEP, ECO I or ECO II, or Minimum Contribution:

8. System: Enter the Month and Year during which the wages were paid. If you are making a multiple month payment, please enter 99 for the month.  
Caller: \_\_\_\_\_ # (MMYY)
9. System Repeat: You entered (MMYY). Press # to accept or press \* to correct and re-enter.  
Caller: #
10. System: Enter the Payment Amount.  
Caller: \$ \_\_\_\_\_ #

Go to Step 12

## For an Advice Payment:

8. System: Enter the Advice Payment Amount  
Caller: \$ \_\_\_\_\_ #

Go to Step 12

## Tax-deferred Payroll Deduction Payment

8. System: Enter the month and year the deductions were made. If you are making a multiple month payment, please enter 99 for the month.  
Caller: \_\_\_\_\_ # (MMYY)
9. System Repeat: You entered MMY. Press # to accept or press \* to correct and re-enter.
10. System: Enter the TPDP Payment Amount.  
Caller: \$ \_\_\_\_\_ #

Go to Step 12

## Employer ERI:

8. System: Enter the Employer ERI payment amount  
Caller: \$ \_\_\_\_\_ #

Go to Step 12.

## Member ERI Payment:

8. System: Enter the Social Security Number of the member.  
Caller: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ #
9. System Repeat: You entered \_\_\_\_\_. Press # to accept or press \* to correct and re-enter.
10. System: Enter 1 if the amount is after tax deductions from sick, vacation or employer payment.  
Enter 2 if the employer is paying the member ERI cost and has passed a resolution for employer pick-up.

Caller: \_\_\_\_\_ #

11. System: Enter the ERI Payment Amount.

Caller: \$ \_\_\_\_\_ #

Go to Step 12.

## Member Past Service Payment (after Tax)

8. System: By selecting the Member Past Service Payment you are certifying that the amount is \_\_\_\_\_ an after tax payment for the member.
9. System: Enter the Social Security Number of the member.  
Caller: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ #
10. System Repeat: You entered \_\_\_\_\_. Press # to accept or press \* to correct and re-enter.
11. System: Enter the payment amount.

Caller: \$ \_\_\_\_\_ #

Go to Step 12

## Employer Pension Obligation Payment

8. System: Enter the pension obligation payment amount you wish to make.

Caller: \$ \_\_\_\_\_ #

Go to Step 12

12. System: Enter the date you would like your bank account debited  
Caller: \_\_\_\_\_ # (MMDDYY).
13. System: You entered Payment Type Code of \_\_\_\_ in the amount of \$\_\_\_\_ will be debited from your account on \_\_\_\_.  
Press # to accept or press \* to correct and re-enter.  
Caller: # Goes to Step 14  
\* Returns to Step 6
14. System: Thank you. Your payment has been accepted. Your reference number is \_\_\_\_\_.
15. System: To disconnect, press '1'. To continue, press '2'.  
Caller: 1# Thank you for using the Illinois Municipal Retirement Fund System.  
2# Returns to step #3.

**1. How can I use the EFT Pay-by-Phone system to make payments to IMRF?**

As an IMRF employer, you have two options for initiating Pay by Phone payments to IMRF.

You can call the Pay-by-Phone Service directly and—

Initiate payments using the Automatic Response Unit (ARU)

OR

Speak to a live operator

Dial the govONE Pay-by-Phone System toll-free number **1-877-610-3706** and follow the directions.

**2. What is an Automatic Response Unit or ARU?**

An ARU—

- May be accessed through a touch-tone telephone.
- Consists of a series of recorded menus and messages.
- Provides specific menu options and responses, which may be selected by touching designated number keys on the telephone.
- Allows you the option of speaking to a live operator by pressing \* \* \* at any time during your call.

**3. When is the Pay-by-Phone payment system available?**

The Pay by Phone service is available 24 hours a day, seven days a week, 365 days a year.

**4. What is the daily cut-off time for making a Pay-by-Phone payment?**

The daily cut-off time is 2:30 PM Central Time. Instructions for payments made prior to the cut-off time will be transmitted to IMRF by the next business day. Instructions received after 2:30 PM will be transmitted by the 2<sup>nd</sup> business day or for the date indicated.

### Enrollment, Accounts, PINs

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**5. Once I enroll and receive my confirmation packet, how do I activate my account?**

Your account will be active as soon as you receive your confirmation packet. On your first call you enter the generic PIN of 0000. The system will prompt you to change the PIN to a code of your choice. You must change the generic PIN in order to use the Pay-by-Phone system.

**6. What happens if I lose or forget my PIN?**

You are allowed three tries when prompted to enter your PIN. After three failed attempts, your account will be disabled. Your call will be forwarded to a govONE operator who will assist you in resetting your PIN. **NOTE:** You will be required to provide certain identifying information before your PIN can be reset.

You can transfer to a live operator by entering \* \* \* on the telephone keypad at any time during your call. An operator can assist you with resetting your PIN.

Under no circumstances can any payment be initiated without a PIN or with the generic 0000 PIN.

**7. How do I change my PIN?**

You should use the govONE Pay-by-Phone System to change a known PIN number.

Call the govONE Pay by Phone System toll-free number: **1-877-610-3706**

**8. What if I forget my EFT number?**

You may call an IMRF Member Service Representative at 1-800-ASK-IMRF (1-800-275-4673) and request your EFT number. **However**, IMRF Representatives will not provide this information to a caller. Instead, they will initiate a call back to the EFT contact person and provide that person with the EFT number.

## Payment Processing System Features

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**9. When making a payment, how do I enter dollars and cents?**

With the Pay-by-Phone system, do not enter a key for the decimal. You must enter cents, even if they are zero. For Example, if you enter 1000 in the Pay-by-Phone system, the system will repeat the entry as "ten dollars."

**10. When making a payment, what do I enter if I am making a multiple month payment?**

Enter 99 as the month and year that you are paying.

**11. What do I do if I lose my 5-digit reference number for a transaction?**

Call the govONE Pay-by-Phone System toll-free number 1-877-610-3706 and speak to a live operator. You can select the option to speak to a live operator by pressing \* \* \* on the telephone keypad at any time.

**12. Can I correct a Pay-by-Phone payment to IMRF?**

Payments cannot be corrected. You must cancel the initial payment and make a new payment. This two-step process can be completed during the same call by doing one of the following:

When a payment needs to be cancelled before 2:30 P.M. Central Time (of the day when the original Pay-by-Phone payment was made or of the day the warehoused payment is to be initiated), call the govONE Pay-by-Phone System toll-free number: 1-877-610-3706.

If you miss the 2:30 P.M. cancellation deadline (of the day preceding the debit of the designated bank account) but need to change information, contact IMRF at 1-800-ASK-IMRF.

**13. How will I know that IMRF has received my Pay-by-Phone payment?**

At the end of each session, you will be provided with a Reference Number indicating a successful transaction. You should retain the Reference Number along with the associated payment records for each transaction(s). The Reference Number in conjunction with your Employer Number provides a means for us to retrace a specific payment.

## Getting Help

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**14. What if I have question about using the Pay by Phone system?**

You may speak to a live operator who works for the govONE Pay by Phone System by pressing \* \* \* at any time during a call. The operator can assist you with your Pay by Phone transaction but is not qualified or authorized to answer IMRF-related questions.

General questions about the Pay by Phone system and about IMRF should be directed to an IMRF Member Service Representative at **1-800-ASK-IMRF (1-800-275-4673)**, Monday through Friday, 7:30 a.m. to 5:30 p.m.