



### *At a Glance*

**MICHAEL R. BZDYRA, Commissioner**

**Number of employees - 665 full-time**

**Recurring operating expenses - \$65.4 million**

**Collected revenue - \$476 million**

**Registered motor vehicles in Connecticut – 3.1 million**

**Licensed operators in Connecticut – 2.6 million**

**Organizational structure - The Office of the Commissioner, the Deputy Commissioner and the following Divisions: Affirmative Action, Branch Operations, Facility Services, Fiscal Services, Legal Services, Commercial Vehicle Safety Division, Information Technology, Agency Training and Procedures, Copy Records – Contact Center and Special Projects, Project Management Office, Vehicle and Business Regulation, Corporate and Public Relations, Human Resources, Emissions Testing, and Licensing and Driver Regulation.**

### *Office Locations*

DMV offers eight full-service hub offices, five limited service offices, two photo license centers (one by appointment only), and one appointment only testing center. In addition, DMV teams up with eight AAA offices, the Milford Nutmeg State Financial Credit Union office and West Haven City Hall for customer convenience in driver's license and non-driver ID card renewals, and duplicates of licenses, non-driver ID cards and learners' permits.

## **Mission**

***The mission of the Connecticut Department of Motor Vehicles (DMV) is to promote public safety and regulate drivers, their motor vehicles and certain vehicle-related businesses, through the delivery of exceptional customer service to internal and external customers.***

## **Statutory Responsibility**

The Department of Motor Vehicles is responsible for:

- Ensuring highway safety through enforcement of the statutes regarding motor vehicles and their operations.
- Issuing identity-related credentials according to stringent guidelines to assure the integrity of such credentials for individuals, motor vehicle operators and their vehicles, and for companies involved in vehicle-related businesses.
- Collecting revenue that chiefly goes to the Special Transportation Fund for the construction and maintenance of highways.
- Maintaining records on vehicle drivers, vehicles and revenues, and making such available to as needed and requested.

- Imposing sanctions on those who violate motor vehicle laws and regulations.
- Conducting 3,137 administrative hearings per year for drivers and businesses regulated by the DMV in accordance with the Uniform Administrative Procedure Act and Implied Consent laws.
- Administration and operation of the state's commercial vehicle weigh stations.

## **Public Service through Improvements and Achievements**

### **Process Improvement Through Lean Government and Six Sigma**

DMV continues the previous year's critical efforts to simplify processes and eliminate red tape utilizing agency-wide Lean and Six Sigma tools to improve customer service. Two major initiatives were undertaken in fiscal year 2018:

1. From July 2017 through December 2017, concentrated focus was directed at the Vehicle and Business Regulation Division back office functions. As a result of a disciplined process management review that involved front-line employees, the division eliminated the need for four temporary staff while eliminating processing backlogs. The primary changes behind these improvements included:

- Reached out to over 800 of our critical business partners to streamline tasks associated with scanning which reduces agency processing time.
- Reduction of over 30% for customers utilizing our third-party mailer for renewals.
- Clarification of roles and responsibilities, resulting in a reorganization of functions to enable the overall team to function at maximum efficiency.
- Eliminated context switching so staff could concentrate on incoming customer demands.
- Reduction of approximately 25% in processing time for all mail-in registration transactions.
- Introduced an advocate (aka cleaner) role to improve throughput of transactions for our customers.
- Established a dedicated team responsible for tracking daily work and productivity as well as identifying and reducing errors using Root Cause Identification.

2. From January 2018 through June 2018, focus shifted to the Driver Services organization within the License and Driver Regulation Division. The Driver Services group struggled to keep up with incoming volumes of work and meeting customer expectations. Through a disciplined analysis of the functions performed, the team was able to redesign roles and responsibilities, workflows and processes so that team capacity has improved by almost 10% and backlogs have been eliminated. Specific changes made that led to these improvements include:

- Eliminated non-value tasks that had no measurable benefit, thereby increasing team capacity by over two full-time employees.
- Redistributed responsibilities to free up higher-level staff to handle more technical work, reducing customer response time from 10-16 days to 5-10 days (depending upon complexity).
- Adjusted work distribution that resulted in processing turnaround time improving from 6-10 days to 3-6 days.
- These improvements positively impacted the customer and employee experiences.

## **Increased Alternate Locations for License Renewals**

As part of its continuing effort to replace the eight AAA Northeast Offices that closed in 2016 in New Haven and Fairfield counties, DMV sought a request for qualifications from interested vendors. The agency solicited qualified interest in providing the same license and ID card renewal. After reviewing submitted documents, DMV chose The WorkPlace, headquartered in Stamford, and Nutmeg Financial State Credit Union, headquartered in Rocky Hill, to open services at locations to be decided by DMV. In June 2018 the first Nutmeg location opened. It is housed in the credit union's Milford office and is open Monday-Saturday mirroring DMV hours. At the close of the fiscal year, discussions were underway with WorkPlace for a service center in lower Fairfield County. In addition, under a separate municipal program allowed by state law, the City of West Haven, in March 2018, opened a license and ID card renewal service currently operating two days a week in City Hall. Additional third-party locations are expected to open in the 2018-2019 fiscal year.

## **Improvements to Customer Contact Center**

On May 24, 2018, a significant milestone was achieved at DMV. Phase I of the Customer Contact Center was implemented. This phase was foundational to improving service for customers who call DMV and involved installing a new phone system, which dramatically improved system stability while also removing a painful customer experience of calls too frequently not being able to get through. Along with the implementation of more robust phone capabilities, a new callback service (Virtual Hold) was installed which has prompted many compliments from customers for making it easier for them to interact with us. Virtual Hold provides the opportunity for customers to save their place in line by requesting a callback instead of having to wait to be connected. Future phases of this strategy will provide for self-service transactional capability on the phone, as well as expand the options for how customers may connect with us (i.e., text, chat).

## **Achievements in Commercial Vehicle Safety**

- During the 2017-2018 fiscal year, the DMV's Commercial Vehicle Safety Division (CVSD) staff conducted 15,857 roadside commercial vehicle inspections, another 15,232 vehicle inspections were scheduled and completed at DMV inspection lanes, and 9,746 school buses and student transportation vehicles were inspected. As part of those activities, CVSD staff issued 9,361 tickets and \$3,293,092 in fines. CVSD also oversees the state's weigh stations, where 445,200 commercial vehicles were weighed, 6,107 safety inspections were conducted, and \$2,541,679 in fines were issued. As the lead state agency for commercial vehicle safety, DMV's Commercial Vehicle Safety Division works diligently to reduce the number and severity of crashes involving commercial motor vehicles and hazardous materials carriers through consistent, uniform, and effective educational and enforcement programs.
- CVSD and the Connecticut State Police jointly launched a three-day statewide truck safety campaign from June 5-7, 2018 as part of a national program raising awareness about commercial vehicle safety. During this effort, 399 safety inspections were conducted, and \$85,475 in fines were issued. CVSD continues to cooperate with other law enforcement agencies to assist them in providing better service to the residents of Connecticut in the area of commercial vehicle safety.
- Connecticut continues to be a leader for the safety of large trucks and buses. The state's fatality rate in commercial vehicle crashes has consistently remained less than the national average.

- DMV's school bus safety unit completed its annual inspections of school buses and student transportation vehicles (STV) and reviewed driver credentials as part of a yearly safety check-up of school buses and their drivers.
- CVSD has the administrative and operational responsibility for the state's six weigh stations. DMV personnel are supplemented by nine state police officers in conducting commercial vehicle size, weight and safety enforcement efforts in compliance with state statutes and the state Department of Transportation (DOT) Size and Weight Enforcement Plan.
- CVSD has collaborated with its records management system vendor and the Department of Transportation (DOT) to electronically upload reportable commercial vehicle crashes directly to CVSD. CVSD reviews the reports prior to submitting them to the Federal Motor Carrier Safety Administration. In the prior years, this collaboration has accomplished more than a 30% increase in the state's crash timeliness, which increased from 61% two years ago to 95% at the end of June 2017. Over the past year, the state's crash timeliness percentage has averaged 96.55%. (Note: This percentage relates to the number of reportable crashes uploaded within the required 90 days.)

### **Achievements in Driver Licensing**

- DMV increased the security of customer identities by producing all license and non-driver identification credentials through central issuance processing as part of its compliance with federal Real ID Act of 2005. DMV terminated the production and printing of driver license and non-driver ID cards in DMV Branch Offices and our licensing partners' offices. Credentials are now printed and mailed from a secure central facility. Under Central Issuance, the customer receives a temporary paper credential (TPC) during an office visit. The permanent credential is mailed within 20 calendar days to the address provided by the customer to DMV.
- The Federal Motor Carrier Safety Administration (FMCSA) permits states to issue a Commercial Driver License (CDL) or a Commercial Driver License Permit (CLP) to an individual who is legally present in the United States but is not a U.S. Citizen or a Legal Permanent Resident (LPR) if the person obtained the license from a state which meets FMCSA CDL's testing and licensing standards. Given this latitude, DMV introduced the Non-Domiciled CDL program to allow residents of Connecticut from a foreign country the ability to obtain, or retain, a CDL or CLP. The program was introduced in December of 2016.
- In accordance with state law, the Drive Only program is for undocumented individuals who are 16 and older and cannot establish their legal presence in the United States or may not have a Social Security number. Per state law, the purpose of the Drive Only license program is to improve public safety and to ensure that all drivers are tested, know how to drive and understand the rules and laws for driving. A Drive Only license is not valid for federal identification purposes, and cannot be used to vote. As of July 3, 2018, DMV has issued 40,886 Drive Only licenses and an additional 5,523 Drive Only customers currently hold a learner's permit. The Drive Only program started in January 2015.
- Connecticut is a Real ID compliant state since 2011. All first-time driver's license and non-driver ID cards are Real ID compliant. DMV continues to offer renewing Connecticut customers the option to get a regular license (non-Real ID compliant) for their driver's license or non-driver ID card. Real ID compliant means the customer has provided original identity documents verifying their identity per federal law. Real ID compliant driver licenses and non-driver ID cards are

acceptable to fly in the U.S. and to enter federal buildings. As of July 3, 2018, DMV has issued 1,201,186 licenses and non-driver identification cards that are Real ID compliant.

- DMV continues to issue a flag denoting veteran's status on the front of the driver's license. This allows qualifying veterans to have a U.S. flag symbol placed on their drivers' license (or non-driver ID card). This program gives Veterans the opportunity to get a U.S. flag symbol on their drivers' license or non-driver ID card so that veterans have a convenient way of showing proof of status to access benefits and services.
- DMV implemented the new and federally mandated Commercial Driver's License (CDL) skills testing throughout all of Connecticut's CDL skills testing locations, which includes both state and private CDL testing facilities.
- DMV has obtained a federal grant to obtain new laptops and servers with which to process skills test results electronically. Additionally, test results entered through the new system will be uploaded same day rather than through overnight batch upload, allowing the customer to obtain a driver license the same day the test is administered in most cases.
- DMV is working with the Department of Correction monthly to issue soon-to-be discharged inmates license and ID cards.
- DMV added two new driver license partners located at the West Haven City Hall and at the Milford Nutmeg State Financial Credit Union. DMV continues to explore adding additional partners and locations.

### **Achievements in Driver Regulation**

- In an effort to deter driving under the influence (DUI) offenders, the Ignition Interlock Device (IID) Program, under the purview of the Driver Regulation Division, was instituted in 2004 for persons with second convictions. In 2012, the legislature mandated IID use for DUI offenders with first convictions and in 2015, added first offenders (those eligible for a first offender diversion program). The DMV uses eight vendors for the IID program and is currently overseeing approximately 6,100 IID users.
- DMV in June 2018 entered into a Memorandum of Understanding (MOU) with New York and Maryland motor vehicle agencies for a pilot program to share Commercial Driver License (CDL) information and images in seeking to comply with federal law (one driver one record) and to deter potential fraud. Furthermore, New Jersey motor vehicle agency expressed an interest in entering into a MOU with Connecticut, New York and Maryland in joining the pilot program.
- DMV's Information Technology (IT) Division has also provided an automated weekly list of operators who are eligible to have the IID removed from their license restrictions. This list is reviewed by the Motor Vehicle Analyst and a notice is sent to the driver advising them that they can go to their installer and have the device removed from their vehicle.
- DMV continues to be vigilant in its program for operators with multiple traffic violations. They are required to enroll in an Operator Retraining Program (ORP) to re-educate them about safe

driving practices and attitudes. Four approved vendors present ORP sessions at training locations throughout the state.

- The Medical Review Unit receives referrals from law enforcement agencies, physicians and others about motorists exhibiting medical, mental and/or physical impairments.

### **Advancements in Online Services**

- DMV continued to develop and expand its online appointment system for learner's permit tests for adults and teens. It also is exploring other uses for the system. DMV wants to give customers the opportunity to schedule tests and, if they prefer, up to a year in advance as a convenience. They also pay online and are given a list of what to bring with them along with confirmation of the appointment. Beginning in October 2017, DMV enhanced the current online appointment system to include the scheduling of road tests. This initiative allows customers to schedule anytime at their convenience and reduce the number of phone calls by approximately 10,500 a month. This has improved the customer service experience by reducing wait time to reach a customer representative. A project is underway to enhance our online appointment system to include the scheduling of road tests with our driving school partners. This initiative will streamline the scheduling process and will eliminate the customer's ability to double book a road test appointment.
- On the web at [ct.gov/dmv](http://ct.gov/dmv) online wait times for major branch offices are now available and updated every 5 minutes so customers can make an informed decision about which DMV office to visit.
- DMV added an online license restoration payment system for customers to pay their respective license suspension-related fees. The process allows for the customer to make payment as part of the license restoration process via the DMV's website.
- DMV's mobile application, known as DMV Mobile, continues to be a popular tool with over 370,000 downloads since it was introduced in September 2014. The app provides practice learner's permit test questions and answers in both English and Spanish from actual DMV tests, a parent quiz on teen driver safety, service location information and a listing of real-time waits at DMV offices.
- The DMV provides a detailed Internet website, <http://www.ct.gov/dmv>, which logged over 8.9 million visits this year.
- The DMV is in the process of implementing an online insurance verification system that will provide real-time insurance information to law enforcement and DMV personnel. It is expected to reduce the number of uninsured motorists on the road.
- DMV added a status verification option on the website so customers can enter their driver license number to view whether it is valid. Customers can also call the DMV Contact Center for this service. DMV enhanced the license verification website to allow customers to check the status of their CDL, medical certification or self-certification status.
- The Dealer and Leasing Online registration programs have increased their volume since the new computer system was put into place. Now more titling transactions are done using this online

service than all of the DMV offices combined, which substantially reduces the number of in-person customer visits to branch offices. Recent legislation allows the DMV to continue to expand the work that this unit can process. Currently over 800 dealers, leasing companies, and titling services are on-line; processing over 412,000 transactions annually and it continues to grow.

- DMV replaced its Connecticut Commercial Vehicle Operations (CVO) Credentialing System with a more modernized, responsive and easier system for the motor carrier and service bureau industries. The CVO Credentialing System provides a single point of access for motor carriers and service bureaus wishing to conduct web-based credentialing applications in Connecticut. The following online activities available are International Registration Plan (IRP) transactions; International Fuel Tax Agreement (IFTA) transactions; requests for motor carrier road tax decals; transponder registration for e-screening at weigh stations; oversize/overweight permit transactions; and viewing of carrier and vehicle information.
- DMV and Connecticut Interactive (CI) are jointly engaged in the development of secured web-based inquiries for DMV customers such as lien holders, towers, etc. It is anticipated that these efforts, when deployed, will provide a more efficient manner for DMV customers to securely access certain information and in compliance with the Driver's Privacy Protection Act.

### **Achievements in Teen Driving Safety-Related Activities**

- DMV joined state officials and safety advocates in 2018 to mark the 10<sup>th</sup> anniversary of Connecticut's strengthened Graduated Driver License (GDL) laws. The law changes included a required two-hour safety information class for both parents and teen, improved training requirements, extended curfew and passenger restrictions, increased penalties for violations and other requirements aimed to increase safety among teen drivers. Although car crashes are still the leading cause of teen deaths, statistics show these laws in Connecticut are making a difference. Fatal crashes involving 16-and 17-year-old drivers were more than 150 percent higher when the state had more lenient teen driving laws.
- Highway safety advocates, state and other officials honored teens from across Connecticut, in May 2018, for the teens' work to promote safe driving through the 10<sup>th</sup> annual Department of Motor Vehicles' teen safe driving video contest. Its corporate prize sponsor is the Travelers Insurance Company. The top-three high school winners in the 2018 DMV-Travelers Teen Safe Driving Video Contest, where teens focused on the dangers of distracted driving and other perils using the theme "Teen Safe Driver: Could This Be You? Every Second Matters," were first-place winner Weston High School, followed by Middletown High School in second place, and a different video from Weston High School that finished third overall. Awards were presented at a ceremony hosted by Travelers. More than 400 students from nearly 25 schools participated, submitting more than 170 videos. The theme was developed by 12 student advisors to the contest and DMV. Bill Seymour and Ernie Bertothy of the DMV developed the contest to maintain a safety awareness effort following the passage in 2008 of stronger teen driving laws in the state.
- The Commissioner's special Advisory Committee on Teen Safe Driving met on its regular schedule and comprises more than 25 safety advocates from around the state. The goal is to promote information sharing and initiate projects that promote safety and understanding of the teen driving laws.

- DMV continued to lead a collaborative of agencies, law enforcement officials, safety advocates and public health partners in combating underage drinking in the state. This has taken form in meetings, public outreach, news media interviews and other strategies designed to raise awareness.

### **Achievements in Vehicle Regulation**

- The Insurance Compliance Unit improved the checking processes to obtain better reliability and reduce paperwork, mailings and all other associated costs. We received bonding to implement a real-time Insurance Compliance program. DMV partnered with the Department of Insurance, Department of Emergency Safety and State Police to create an electronic environment that will allow this program to succeed in reducing the number of uninsured vehicles.
- The Insurance Compliance Unit has made several improvements as a result of a Kaizen process improvement event. The highlights are a new report that will help agents on the phone review and research a customer's case faster. In addition, new streamlined and completed procedures will minimize any variability in case processing and assure that all customers receive the same efficient service.
- The Insurance Compliance Unit continues to partner with our vendor to improve the insurance reporting information. This relationship has resulted in more accurate records, which in turn has resulted in high confidence that insurance compliance cases are of better quality. This improvement in quality has vastly improved the efficient processing of customer cases which has reduced backlogs of work in this area.
- Printing and mailing of renewals in 60 days prior to their renewal date, instead of 45 days, allows carriers additional time to prepare renewal and return for processing. It has also decreased the processing time on updates for vehicle records.
- The Vehicle Emissions Inspection Program continues its substantial efforts for the improvement of Connecticut's air quality with 1,071,164 vehicles tested during the 2017-2018 fiscal year. There were also 238,630 emissions late fees assessed which resulted in the collection of \$2,143,700. Emissions late fees may be paid on-line, further reducing the need for customers to visit a branch office. In addition to performing emissions tests, participating stations performed 43,815 vehicle identification checks.
- As a result of people failing to keep insurance on their cars as required by state law, DMV collects fines and administers consent agreements and restoration fees for those found in violation of the state's laws for mandatory insurance required for registered motor vehicles.
- DMV continues to provide current registration information to Connecticut police departments to be accessed in police vehicles as part of a license-plate reader program.
- The International Registration Plan (IRP) Unit is no longer mailing paper renewals to the customers, for their convenience the system has been updated to email the renewal to the customer's email address on file. This enhancement will save the state on postage fees.
- In the Title Unit, a secure online system has been put in place for lien holders to look up vehicle information and verify a lien has been perfected.



- Customers now have up to 90 days from the date the original title was issued to apply for a no-fee replacement title.

### **Other Improvements and Achievements**

- DMV and our licensing partners continue to administer the electronic system that was implemented in 2016 for transmitting voter registration applications and change of address information to the Secretary of the State for distribution to municipal election officials. Offering the opportunity to register to vote at state DMVs is a requirement of the National Voter Registration Act and state election law. The electronic system has resulted in approximately 100,000 voter registration applications through DMV per year. Further enhancements are planned to streamline the electronic system, including the implementation of a paperless in-person voter registration application process.
- Students Christian Ereshena, Brody Griswold and Tyler Lemire, along with their teacher Dan Boisvert, from Arts at the Capitol Theater Magnet School in Willimantic collaborated with DMV to create a brief video highlighting the work of DMV's Commercial Vehicle Safety Division (CVSD). The video will be used to promote CVSD on the DMV's website, as well as for recruiting potential Motor Vehicle Inspector applicants.
- The Dealer Enforcement Unit within the Commercial Vehicle Safety Division investigates complaints against car dealers and repairers. For fiscal year 2017-2018, 40 complaints were investigated, 25 stipulated agreements were written, 23 arrests were made and \$31,300 in civil penalties were paid to DMV.
- Auto Theft Unit inspectors recovered 92 stolen cars valued at \$679,926 and returned them to their rightful owners or their insurance carriers in fiscal year 2017-2018. Inspectors also arrested five suspects for larceny, title fraud, insurance fraud, forgery, identity theft and other charges.
- Customers continue to obtain free Wi-Fi to make their DMV visit as productive and enjoyable as possible. Customers can continue to perform their personal business while waiting to conduct their DMV business at its branches.
- DMV created a three-year high-level technology road map to help the agency focus on current and future technology needs.
- DMV reorganized in early 2016 to establish a Project Management Office, which uses professional project management services for major projects, such as the recent conversion from over the counter to central issuance of all credentials. That project went live in all branch offices, after a phased in roll-out, without any major issues, proving this approach can be very successful.
- The Agency Training and Procedures (ATP) Division, which was created in May of 2016, as part of an agency-wide reorganization, created a new employee orientation program. Not only does the orientation training provide information regarding state mandated training, i.e. diversity and sexual harassment, but also provides an overview of agency policies and resources. The division also created an entire day devoted to customer service excellence training, which was part of the agency's reorganization effort, to become more customer-centric. In addition, ATP worked diligently with BEST, and other agencies, to implement a new, robust SABA Cloud, E-learning

management system (LMS). This system, in conjunction with other electronic resources, allows the agency to provide for mandatory training, and other training initiatives, through the use of the SABA Cloud LMS. The Division is also in the process of unveiling the agency's own training catalog, that is being established to not only provide training classes that will provide employees with skills to perform their respective jobs, but also skills for self-improvement. The Division is operating under the premise that it is vitally important to listen to the voice of the customer, and the voice of the employee.

- DMV maximized customer convenience and quicker document processing by accepting credit card payments over the phone. It gives certain customers one more payment option in addition to paying through the mail, online, or in person. These DMV customers would include those with motor vehicle insurance compliance problems and other driver services issues.
- DMV is committed to improving access to services for individuals who do not speak English as their primary language and who have a limited ability to speak, read, write or understand English, also known as Limited English Proficiency (LEP). Recent improvements include installing phone lines to access language services in agency offices dedicated solely for LEP customers, increasing the number of language translations offered for the learner's permit test, allowing customers to use foreign language dictionaries for the learner's permit test and creating an internal work group to evaluate and implement additional LEP services.
- DMV continues to promote diversity through a Diversity Council for the agency. DMV is committed to diversity through mutual respect of both employees and customers by providing an environment that is welcoming, fair, and equitable to all. The Diversity Council will achieve this mission through: 'enhancing opportunities for all individuals to create and maintain a diverse community; enriching educational and workplace experiences for all DMV employees; implementing diversity initiatives that benefit both employees and customers; and improving outreach efforts for new employees and upward mobility for current employees.'
- The Human Resources Unit developed an Employee Recognition Policy for the agency and coordinated an Employee Awards Ceremony that was held on January 25, 2018.
- The Human Resources Unit developed customized supervisory training for agency staff.
- The Human Resources Unit reestablished an agency-wide Health and Safety Committee.
- Continued refinement of services at the DMV Wethersfield Information Counter has enabled over 25,000 customers to take advantage of this express service without wait.
- In calendar year 2017, DMV's Legal Services Division scheduled and held 3,137 administrative hearings. Of those, 2,715 were Administrative Per Se hearings for DUI offenders and 422 were other hearings involving licensing and registration issues.
- The DMV's Consumer Complaint Center, which receives consumer complaints against motor vehicle dealers and repairers, handled 585 complaints, obtained \$263,118 in customer restitution, and collected \$22,650 in fines during the 2017-2018 fiscal year. The center reviews complaints, mediates disputes when possible and brings to hearing or settlement, through stipulated agreements, any violations of state law or regulation. Vehicle repair complaints that fall outside of our jurisdiction are referred to small claims court as an avenue to settle their complaints.

- The Fiscal Services Unit established and refined processes to ensure that deposits are made in a timely fashion as required by Section 4-32 of the Connecticut General Statutes. The process involves the mailroom using programmable mail sorter equipment to open and sort mail with checks by department area to be processed on the same day. The checks received in the mail are cashiered and deposited in the same day.