



**Department of Navy
Human Resources Service Center**
CSRS Deposit Service Information

Civil Service Retirement System (CSRS) Deposit Service

CSRS deposit service is creditable CSRS service for which CSRS retirement deductions were not withheld. Some examples of appointments where CSRS deductions are generally not withheld are temporary appointments, Temporary Appointment Pending Establishment of Register (TAPER), or indefinite appointments.

Deposit service can also be service that was not considered Federal employment at the time it was performed, but the law changed to allow credit for retirement annuity computation purposes.

HOW DEPOSIT SERVICE PERFORMED PRIOR TO 1 OCTOBER 1982 IS CREDITED TOWARD CSRS RETIREMENT

If the deposit service was performed prior to 1 October 1982, the service is fully creditable for meeting the length of service requirements for retirement eligibility. If you do not pay the deposit, your retirement annuity will be reduced annually by 10 percent of the amount you owe as a deposit. This is a lifetime reduction and affects the amount of your survivor annuity, as well as your annuity.

If you pay the deposit, there is no reduction in your annuity or survivor annuity.

HOW DEPOSIT SERVICE PERFORMED ON OR AFTER 1 OCTOBER 1982 IS CREDITED TOWARD CSRS RETIREMENT

If the deposit service was performed on or after 1 October 1982, the service is fully creditable for meeting the length of service requirements for retirement eligibility. If you do not pay the deposit, the service will not be used in the computation of your retirement annuity.

If you pay the deposit, the service will be used in the computation of your retirement annuity and there will be no reduction in your annuity.

AMOUNT OF DEPOSIT

The amount of money you owe for CSRS deposit service is generally 7 percent (higher if creditable under a special retirement provision) of the basic pay that you earned during the period CSRS retirement deductions were not withheld, plus accrued interest.

HOW TO MAKE A PAYMENT FOR CSRS DEPOSIT SERVICE

If you want to make a deposit for service for which deductions were not withheld, you should complete a SF 2803, Application to Make Deposit or Redeposit and send it to your servicing HRSC located on page 2. The SF 2803 is available from your HRSC or from the Office of Personnel Management (OPM) at http://www.opm.gov/forms/pdf_fill/SF2803.pdf. Your servicing HRSC will review the form and forward it to the OPM. OPM will tell you how much you owe. You may pay the amount you owe in full or in installments of at least \$50. You cannot have the payments withheld from your biweekly salary; you must make payments directly to OPM.

You should submit a deposit application only if you intend to make a payment. Your servicing HRSC can prepare an estimate of the amount of deposit you owe to help you decide whether you want to make the deposit.

QUESTIONS

Your HRSC retirement counselor can answer questions that you may have regarding crediting deposit service toward CSRS retirement.

HRSC ADDRESS LISTING

To determine your servicing HRSC and their fax number, please refer to block 48 on your SF-50, Notification of Personnel Action and match it to the corresponding 4-digit number below:

<p>2416</p> <p><input type="checkbox"/> HRSC Northwest 3230 Randall Way Silverdale, WA 98383-7952</p> <p>TTY number for hearing impaired: (360) 315-8065</p> <p>Fax: (360) 315-8185 DSN: 322-8185</p>	<p>2414</p> <p><input type="checkbox"/> HRSC Southwest 525 B Street, Suite 600, Code 43 San Diego, CA 92101-4418</p> <p>TTY number for hearing impaired: (619) 615-5649</p> <p>Fax: (619) 615-5548 DSN: 245-5548</p>
<p>2412</p> <p><input type="checkbox"/> HRSC Northeast 111 S Independence Mall East Philadelphia, PA 19106-2598</p> <p>TTY number for hearing impaired: (215) 408-5449</p> <p>Fax: (215) 408-5079 DSN: 243-5079</p>	<p>2417</p> <p><input type="checkbox"/> HRSC Southeast 9110 Leonard Kimble Road Stennis Space Center, MS 39522-0002</p> <p>TTY number for hearing impaired: (877) 854-3453 or (228) 813-1110</p> <p>Fax: (228) 813-1304 DSN: 446-1304</p>
<p>2418</p> <p><input type="checkbox"/> HRSC Pacific 178 Main Street, Bldg. 499 Honolulu, HI 96818-4048</p> <p>Fax: (808) 474-1289 DSN: 474-1289</p>	<p>2413</p> <p><input type="checkbox"/> HRSC East NNSY, Bldg. 17, Code 43 Portsmouth, VA 23709-5000</p> <p>TTY number for hearing impaired: (757) 396-7078.</p> <p>Fax: (757) 396-7826 DSN: 386-7826</p>
<p>2445</p> <p><input type="checkbox"/> HRSC Europe PSC 821, Box 121 FPO AE 09421-5000</p> <p>Fax: 001-44-208-385-5288</p>	