

How to Open and Maintain a Copyright Office Deposit Account

Things to Know About Deposit Accounts

The Copyright Office maintains deposit accounts for those who frequently use its services. An individual or firm may establish a deposit account, make advance deposits into it, and charge copyright fees against the balance in the account instead of sending separate remittances with applications and other requests for services.

- 1 Open a deposit account with a minimum deposit of \$450. Make checks payable to *Register of Copyrights*. All subsequent deposits into the account must be \$450 or more. Pay by check, money order, or electronic funds transfer (EFT). (Read details on EFT on page 2.) You may also replenish your account by credit card. Send credit card information by phone ((202) 707-8443), fax ((202) 707-1899), or email (*depositaccts@loc.gov*).
- 2 Open a deposit account only if you intend to request at least 12 transactions a year.
- 3 To charge service fees against a deposit account, give the exact name and the number of the account on all requests. When filing a copyright claim online via the electronic Copyright Office, enter this information when asked to make payment. When requesting other services, look for the space on each form to provide this information.

The deposit account must maintain a \$450 minimum balance. The Copyright Office sends the account's personal representative a monthly statement for any month during which the account was active, showing deposits, charges, and balances. However, deposit account holders should keep their own records to ensure that there are sufficient funds to cover their requests. No statement will be sent for any month when there are no transactions to report.

Why Maintaining a Sufficient Balance Is Important

To avoid delaying the effective date of registration for claims you file, do not allow your deposit account to become depleted.

A copyright registration is effective on the date the Copyright Office receives all the required elements in acceptable form, including the fee. If a deposit account is depleted, the effective date of registration will not be established until funds replenishing the account are received. Further, if the deficiency is not corrected within 60 days, the deposit copies may be transferred to other departments of the Library of Congress. The deposit account holder will then

have to resubmit the entire claim to copyright, including the application, deposit copies, and deposit account information.

The Copyright Office will close a deposit account the second time the deposit account holder overdraws the account within any 12-month period. An account closed for this reason can be reopened only if the holder elects to fund it through automatic replenishment.

Service Charge for Overdraft/Insufficient Funds/Bounced Replenishment Check

Deposit account holders who submit requests for services for which no funds are available will be charged a \$165 “overdraft” fee to cover the cost of extra processing. This fee is applied for each occurrence, not for each claim filed without funds available. For example, if the deposit account holder submits five registration claims, but the account is exhausted with the first claim, the service charge will be applied once, not five times. Additionally, the Copyright Office will charge a \$85 service charge for handling dishonored replenishment checks.

How to Open a Deposit Account

The electronic Copyright Office web portal allows users to establish a deposit account, replenish account funds, and charge copyright fees for services transacted online. Registered electronic Copyright Office users can also file claims to copyright online at a substantially reduced fee. To register with the electronic Copyright Office, go to https://eco.copyright.gov/eService_enu/ and click *If you are a new user, click here to register* under the login button on the left side of the screen. If you are already a registered electronic Copyright Office user and want to establish a deposit account online, you must first create an organization account in the electronic Copyright Office. Login to the electronic Copyright Office and click the *Organization/DA* link under Copyright Services in the navigation bar on the left side of the welcome screen. Once your organization account has been created, the electronic Copyright Office will prompt you to add users to the organization account (optional) and to establish a deposit account.

If you do not register as an electronic Copyright Office user but want to open a deposit account, complete the form on page 4 and return it with an initial deposit of \$450 or more to:

Deposit Accounts

Copyright Accounts Section

PO Box 71380

Washington, DC 20024-1380

Use this address only to open or replenish a deposit account, not to send materials for copyright registrations or to make inquiries. You will receive an acknowledgment that the account has been established in the name given on your form and telling you the number assigned to the account.

If your deposit account is linked to your eService user account, you may replenish the account by electronic check (Automated Clearing House — ACH) or by credit card. Or you may mail a check to the Copyright Office.

If you open a deposit account without linking it to an eService user account, you may replenish the account by check, credit card, or ACH electronic funds transfer.

How to Replenish via Electronic Funds Transfer (ETF)

To ensure that a deposit account’s funds are sufficiently maintained, a deposit account holder may authorize the Copyright Office to replenish the account automatically from the holder’s bank account or credit card. The amount by which the deposit account will be replenished will be determined by the deposit account holder. Automatic replenishment will be triggered when the deposit account reaches the minimum level of funding (\$450). Deposit account holders will be notified of the replenishment.

Use the following guidelines to make a replenishment using the ACH network.

- Do not send a prenotification to the Copyright Office.
- Use the Cash Concentration or Disbursement (CCD) format for a one-time payment.
- Provide your financial institution with this exact information regarding your ACH electronic transfer of funds:

Receiving Financial Institution: *Federal Reserve Bank of Richmond*

Location: *701 E. Byrd Street, Richmond, VA 23219*

Receiving American Banking Association (ABA) number: *051036706*

Account number: *303049*

Account name: *Register of Copyrights*

The Addenda Sequence field must include the following information in this exact order:

- Deposit account number
- Name of deposit account holder

- Personal representative of the deposit account holder

Example: Addenda Sequence Number: 0001DA003333/
ACME Publishers, Inc. (John B. Gray)

Copyright Registration Procedures

File online via the electronic Copyright Office, if possible. If you apply by mail, send an application and deposit copies to:

*Library of Congress
Copyright Office
101 Independence Avenue SE
Washington, DC 20559*

This address differs from the address for opening and maintaining a deposit account. Use the deposit account address only for opening or replenishing the deposit account.

For Further Information

By Internet

Circulars, announcements, regulations, other related materials, and all copyright application forms are available on the Copyright Office website at www.copyright.gov. To send an email communication, click on *Contact Us* at the bottom of the homepage.

By Telephone

For general information about copyright, call the Copyright Public Information Office at (202) 707-3000 or 1-877-476-0778. Staff members are on duty from 8:30 AM to 5:00 PM, eastern time, Monday through Friday, except federal holidays. Recorded information is available 24 hours a day. Or, if you know which application forms and circulars you want, request them 24 hours a day from the Forms and Publications Hotline at (202) 707-9100. Leave a recorded message.

By Regular Mail

Write to:

*Library of Congress
Copyright Office—COPUBS
101 Independence Avenue SE
Washington, DC 20559*

Use this form or a photocopy of this form to establish a deposit account.

Enclosed is my remittance of \$ _____ to establish a deposit account

under the name _____

Address

street

city

state

zip

phone (w/area code)

fax (w/area code)

email

Please give the name of the person to whom you wish monthly statements and "no funds" notifications to be sent.

Attention of _____

Signature

Mail to: Deposit Accounts, Copyright Accounts Section, PO Box 71380, Washington, DC 20024-1380