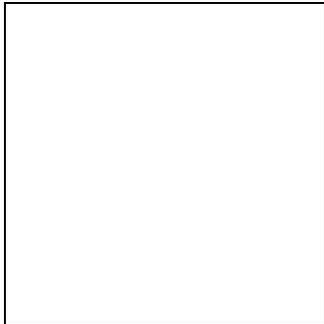


<https://www.opm.gov/retirement-services/retirement-fags/>

OPM site. <https://www.opm.gov/retirement-services/fers-information/creditable-service/>



[FERS Information Creditable Service - opm.gov](https://www.opm.gov/retirement-services/fers-information/creditable-service/)

FERS Civilian Service Creditable service under FERS usually includes. Federal covered service, that is, service in which the individual's pay is subject to FERS retirement deductions, such as service under a career or career conditional appointment,
www.opm.gov

FERS Civilian Service

Creditable service under FERS usually includes

- Federal covered service, that is, service in which the individual's pay is subject to FERS retirement deductions, such as service under a career or career conditional appointment,
- Unused Sick Leave under FERS can be used to increase an individual's total creditable service for annuity computation purposes only;
- Federal service performed before 1989, where an employee's pay is not subject to retirement deductions, such as, service under a temporary appointment, as long as a deposit is paid. **There are a few exceptions to the rule that the service must have been performed before 1989.**

Retirement Deductions Never Withheld

Generally, nondeduction service cannot be credited for title or computation unless it was performed before 1989 and a deposit is made.

Deposit for Service Ending before January 1, 1989 and Covered by FERS

You can make a deposit for creditable Federal Employees Retirement System (FERS) service you performed before 1989 during which retirement deductions were not withheld from your pay. The deposit amount is, generally, 1.3% of salary plus interest. Interest is charged from the midpoint of periods of service and is compounded annually. Interest is charged to the date the deposit is paid in full or annuity begins, whichever is earlier. Interest is applied at the rates described in the [table](#). If you do not pay for a period of this type of service, you will not receive credit in determining your eligibility to retire or in computing your retirement benefit.

Deposit for Service Ending after January 1, 1989 and Covered by FERS

With certain minor exceptions, a Federal Employees Retirement System (FERS) employee cannot make a deposit for non-contributory service performed after January 1, 1989.