



SWITCH KIT

Thank you for opening your new account at Advanz Credit Union. We've got you covered from A to Z and this switch kit is just one example of how we do that.

We understand that changing financial institutions is not always an easy task, but we have developed this switch kit to make it easier. Just follow these easy steps and feel free to contact us if you need any assistance.

STEP 1:

Open Your New Account at Advanz Credit Union

Visit any of our convenient branch locations and an experienced representative will assist you with opening an account to meet your needs. To find the nearest branch to your home or work, visit our Web site at www.AdvanzCU.org.

Organize information you will need

Gather your account information and enter it on the *Account Reconciliation Worksheet*.

You can begin using your New Advanz Credit Union Account immediately

Once your new account is funded, you can begin using your account immediately.

Enroll in Online Banking

You can enroll in Online Banking access at www.AdvanzCU.org as soon as your new account is open. To add Bill Payment, simply click on the Bill Pay link once your new checking account is opened and you are enrolled in Online Banking.

STEP 2:

Transfer Direct Deposits & Automatic Payments

Don't forget to move over Direct Deposits and Automatic Payments. We recommend reviewing the past few months of statements to make sure that you move over all electronic transactions.

This guide includes a checklist of the common electronic transactions to help you make the switch.

If you are using Bill Pay through your other institution, print a list of your current payees to help you transfer that information.

Direct Deposits:

Transfer direct deposits from your employer, retirement plan, interest payments or other source of income, such as Social Security.

We can provide you with a letter to assist with moving your direct deposits received from various sources:

* *Payroll Direct Deposit* – Check with your employer to be certain no additional information or specific form is necessary to complete the account change for your payroll direct deposit. (If you currently don't have direct deposit through your employer, please contact your company's Human Resources Department to see if this benefit is offered to employees.)

* *Form SF1199A, U.S. Government Direct Deposit (available online)* – Use this form to redirect your Social Security, military pay, VA compensation/pension, railroad retirement, etc. to your new account.

You can also use this form to set up one of these government agency payments for the first time.

* *Direct Deposit Authorization Form from Other Sources* – Use this form for other direct deposits you receive including investments, pension/retirement plans, interest or dividend payments, etc.

Here's a quick checklist of some common direct deposit sources to help you remember to inform the sender about your new account.

Checklist for Direct Deposits

- Payroll Direct Deposit
- Retirement/Pension Plan
- Interest Income
- Dividends
- Social Security
- Federal Salary/Military Civilian Pay
- VA or Pension Supplemental Security Income Railroad Retirement
- Civil Service Retirement
- Military Active/Retirement/Survivor
- Military Retirement
- Other

Do not forget to switch automatic payments set up to charge your checking, savings, debit or credit card to your new ADVANZ CREDIT UNION account. This is a good time to review your last few monthly statements to complete your list of authorized automatic payments. Take into consideration any annual payments that you may have set up as a deduction as well.

There may be several ways to notify your Payees that you have a new account.

* Most of your Payees have a form included with the monthly statement for you to enter your new account information.

* Many Payees provide a customer service number and allow you to provide your new account information by telephone.

* Many local utilities and vendors have Web sites available for you to enter your new bank account information.

Checklist for Automated Payments

- Electric Company
- Gas Company
- Water Company
- Telephone
- Cell Phone
- Cable Service
- Mortgage/Rent Payment
- Car Payment
- Credit Card Payments
- Loan Payments
- Insurance
- Charitable Donations

STEP 3:

Close Your Old Account

Once all outstanding checks have cleared and any transfers of direct deposits and automatic payments have been made. Then authorize your old institution to close your account.

Your Advanz Credit Union Account is ready to go, so it's time to UNMERGE....

- Confirm that all outstanding checks have cleared on your old account. The Account Reconciliation Worksheet will assist you with identifying all activity you still expect to clear your old account.
- Verify that your direct deposits have been redirected to your new account.
- Check with any Payees who have not redirected your automatic payments.
- Contact your old financial institution to close your account

AUTOMATIC PAYMENT AUTHORIZATION FORM

NOTE: Check with your Payee to make certain no other information or specific form is necessary to complete the change of your automatic payment to your new account. If this form is acceptable, complete the information below and provide it to your Payee.

Company Name

Company Address

City State Zip Code

Account Number Payment Type

Please change the account used for Automatic Payment to my new account:

Last Name First Name Middle

Address

City State Zip Code

Phone Number (Day) Social Security #

My New Account Information:

Account Type: Checking Savings

Account Number: _____ Routing Number/ABA # 283079094

OR

Card Type: Debit Card

Card Number: _____ Expiration Date: _____

I hereby authorize _____(payee/company name) to initiate payments from my Advanz Credit Union Account indicated above and to make any necessary adjustments for any debit made to my account in error. This authority shall remain in effect until I have given written notice to terminate this service.

Signature _____ Date _____

For checking accounts, please attach a preprinted voided check from your new account to this form and provide it to your payee.

DIRECT DEPOSIT AUTHORIZATION FORM

NOTE: Check with your direct depositor to make certain no other information or specific form is necessary to complete the change of your direct deposit to your new account. If this form is acceptable, attach a preprinted voided check from your new account to this form and provide it to your direct depositor.

Company Name

Company Address

City

State

Zip Code

Account Number

Payment Type

Please change the account used for Direct Deposit to my new account:

Last Name

First Name

Middle

Address

City

State

Zip Code

Phone Number (Day)

Social Security #

My New Account Information:

Account Type: Checking Savings

Account Number: _____ Routing Number/ABA # 283079094

I hereby authorize _____ (company name) to make deposits to my Advanz Credit Union Account indicated above and to make any necessary adjustments for any credit made to my account in error. This authority shall remain in effect until I have given written notice to terminate this service.

Signature _____ Date _____

BURDEN ESTIMATE STATEMENT

The estimated average burden associated with this collection of information is 10 minutes per respondent or record-keeper, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Financial Management Service, Facilities Management Division, Property & Supply Section, Room B-101, 3700 East-West Highway, Hyattsville, MD 20782 or the Office of Management and Budget, Paperwork Reduction Project (1510-0007), Washington, D.C. 20503.

PLEASE READ THIS CAREFULLY

All information on this form, including the individual claim number, is required under 31 USC 3322, 31 CFR 209 and/or 210. The information is confidential and is needed to prove entitlement to payments. The information will be used to process payment data from the Federal agency to the financial institution and/or its agent. Failure to provide the requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit/Electronic Funds Transfer Program.

INFORMATION FOUND ON CHECKS

Most of the information needed to complete boxes A, C, and F in Section 1 is printed on your government check:

- (A) Be sure that the payee's name is written exactly as it appears on the check. Be sure current address is shown.
- (C) Claim numbers and suffixes are printed here on checks beneath the date for the type of payment shown here. Check the Green Book for the location of prefixes and suffixes for other types of payments.
- (F) Type of payment is printed to the left of the amount.

United States Treasury ¹⁵⁻⁵¹/₁₀₀₀
AUSTIN, TEXAS
Check No. 0000 - 4157815
Month Day Year
08 31 84
Pay to the order of
29-693-775-00 C
JOHN DOE
123 BRISTOL STREET
HAWKINS BRANCH, TX 76543
28 28
VA COMP
DOLLARS CTS
\$100.00
NOT NEGOTIABLE
@000000516: 041571926

SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS

Joint account holders should immediately advise both the Government agency and the financial institution of the death of a beneficiary. Funds deposited after the date of death or ineligibility, except for salary payments, are to be returned to the Government agency. The Government agency will then make a determination regarding survivor rights, calculate survivor benefit payments, if any, and begin payments.

CANCELLATION

The agreement represented by this authorization remains in effect until canceled by the recipient by notice to the Federal agency or by the death or legal incapacity of the recipient. Upon cancellation by the recipient, the recipient should notify the receiving financial institution that he/she is doing so.

The agreement represented by this authorization may be cancelled by the financial institution by providing the recipient a written notice 30 days in advance of the cancellation date. The recipient must immediately advise the Federal agency if the authorization is cancelled by the financial institution. The financial institution cannot cancel the authorization by advice to the Government agency.

CHANGING RECEIVING FINANCIAL INSTITUTIONS

The payee's Direct Deposit will continue to be received by the selected financial institution until the Government agency is notified by the payee that the payee wishes to change the financial institution receiving the Direct Deposit. To effect this change, the payee will complete the new SF 1199A at the newly selected financial institution. It is recommended that the payee maintain accounts at both financial institutions until the transition is complete, i.e. after the new financial institution receives the payee's Direct Deposit payment.

FALSE STATEMENTS OR FRAUDULENT CLAIMS

Federal law provides a fine of not more than \$10,000 or imprisonment for not more than five (5) years or both for presenting a false statement or making a fraudulent claim.

PAYROLL DIRECT DEPOSIT AUTHORIZATION FORM

NOTE: Check with your employer to make certain no other information or specific form is necessary to complete the change of your direct deposit to your new account. If this form is acceptable, attach a preprinted voided check from your new account to this form and provide it to your employer.

Company Name

Company Address

City

State

Zip Code

Please change the account used for Direct Deposit of my net pay to my new account:

Employee Last Name

First Name

Middle

Address

City

State

Zip Code

Phone Number (Day)

Employee ID #

Social Security#

My New Account Information:

Account Type: Checking Savings

Account Number : _____ Routing Number/ABA# 283079094

I hereby authorize my employer, _____ (company name) to deposit my paychecks directly to my Advanz Credit Union Account indicated above and to make any necessary adjustments for any credit made to my account in error. This authority shall remain in effect until I have given written notice to terminate this service.

Employee Signature

Date
