



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 online for Home Branch

You can enroll online for Home Branch 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 Home Branch.

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've provided some forms 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 or at any Banking Center)* – 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.

* In case you need it, we've provided a form that you can send to your Payees to notify them that you have changed banks, the *Automatic Payment Authorization Form*.

Checklist for Automated Payments

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

To add Bill Pay, enroll once you are logged into Home Branch.

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