



In Four Easy Steps!

Interested in taking advantage of all the benefits that credit union membership has to offer? AmeriCU Credit Union will help you make the switch as easy as 1... 2... 3... 4!

Our **Four Step Switch Kit** will help you get organized and alleviate the concern that may be associated with changing financial institutions. We are here to make your transition easy and convenient!

As a member of AmeriCU Credit Union you will enjoy other benefits such as:

- Competitive rates on Home Mortgage Loans, Home Equity Loans & Lines of Credit, Auto Loans, and Credit Cards
- Relationship Rewards*
- Free VISA® Check Card
- Free 24-hour Home Banking and TeleLink access
- Free Online Bill Payment*
- Free Financial Planning
- And much, much more!

AmeriCU's experienced Member Relationship Advisors are available to offer free quality advice and assistance in helping you make the transition.



Our Financial Fitness Program will help you consolidate all of your banking with AmeriCU Credit Union. To take advantage of this offer, simply contact your AmeriCU Representative with your mortgage, auto loan, and IRA/retirement information for a free, no obligation quote. Your savings could be substantial. Just request our comparison information, then you'll have the facts... and a potential savings!

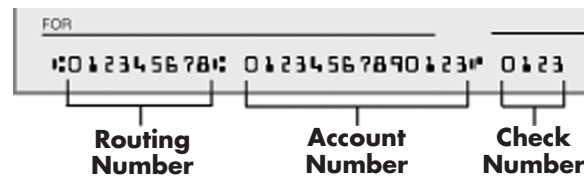
TO DO LIST:

✓ Step 1: Get Organized

- One of AmeriCU's knowledgeable Member Relationship Advisors will help you choose the services that are right for you, open your new account, and order your new AmeriCU checks and VISA Check Card.
- Transition from your old account, and begin using your AmeriCU Credit Union account.

✓ Step 2: Switch Direct Deposits

- Change any automatic or direct deposit to your new AmeriCU Credit Union account with page 3 of this kit.
- For Payroll Direct Deposit, print, complete, and send one direct deposit form to each company making a direct deposit.
- For Social Security Direct Deposit, please call the Social Security Administration at 1.800.772.1213. Your change can be made right over the phone. Simply use the numbers at the bottom of your AmeriCU checks.



✓ Step 3: Switch Automatic Withdrawals/Charges

- Contact the organizations and financial institutions that are currently deducting a recurring payment from your existing account.
- Switch existing automatic withdrawals by completing the "Automatic Withdrawal Request" form on page 4 and provide them to the corresponding payee.
- Automatic charges to your old debit or credit card can be changed by providing the organization with your new VISA Check Card or AmeriCU Credit Card number.

✓ Step 4: Close Your Old Accounts

- Leave your old accounts open long enough for outstanding checks and automatic withdrawals to clear with enough money in the accounts to cover the transactions.
- Once the accounts are no longer active, complete the "Close Account Request" form on page 5 and submit to your previous financial institution.

Questions? Visit your local branch of AmeriCU Credit Union, contact our Call Center at 1.800.388.2000, or email us at support@americu.org.

Equal Housing Lender
Membership restrictions apply. *Must have direct deposit and an AmeriCU checking account. An AmeriCU VISA Check Card or auto payment may also be required. Federally insured by the NCUA.

Your savings federally insured to \$100,000
NCUA
National Credit Union Administration,
a U.S. Government Agency

Accounts To Be Closed:

Account Number	Bank Name/Account Name	Completed

Direct Deposits To Be Switched:

Direct Deposit Type	Frequency	Amount	Completed
Employer			
Gov't/Social Security			
Support			
Brokerage			
Other			

Automatic Withdrawals/Debits To Be Switched:

Withdrawal Type	Frequency	Amount	Completed
Mortgage			
Auto Loan			
Insurance			
Utilities			
Internet			
Other			

Everything You Need Is Right Here! Consolidate Today.

Other Options to Explore	Financial Institution	Balance	Rate
Refinance Auto Loan(s)			
Refinance Mortgage/Home Equity			
Transfer High-Rate Credit Cards			
Transfer Certificates of Deposit			
Transfer IRA/Retirement Account			

Direct Deposit Request Form

Step 2

To: _____
Employer Name & Address

I, _____
Name of Employee Employee ID Number

Address City State Zip

() _____ () _____
Home Telephone Number Work Telephone Number

wish to change my direct deposit from:

Bank Name: _____

Bank Routing Number: _____

Account Number: _____

Effective _____, please start making this direct deposit into my account at:
Date

AmeriCU Credit Union
1916 Black River Blvd.
Rome, NY 13440
800.388.2000
Routing Number: 221375802
Account Number: _____

Checking Account **Savings Account**

I authorize the above named organization to send my payroll to AmeriCU Credit Union for the purpose of automatically depositing funds to my designated AmeriCU Credit Union account.

Signature Date



If necessary, staple a voided AmeriCU Credit Union check and submit to your employer.

Automatic Withdrawal Request Form

Step 3

To whom it may concern:

Please accept this letter as authorization to change my automatic payments from my old account to my new account at AmeriCU Credit Union.

You are currently withdrawing \$ _____ for my

Indicate what the payment is for.

Effective _____, please discontinue making payments from:
Date

Bank Name: _____

Bank Routing Number: _____

Account Number: _____

I hereby authorize any future automatic payments to be taken out of my new account at AmeriCU Credit Union.

AmeriCU Credit Union
1916 Black River Blvd.
Rome, NY 13440
800.388.2000
Routing Number: 221375802
Account Number: _____

Checking Account

Savings Account

Effective _____, please cancel my automatic withdrawals.
Date

I will be using AmeriCU Credit Union's Online Bill Payment to make my monthly payments.

If you have any questions about this request, please contact me during the day/evening (circle one) at (_____) _____.
Telephone Number

Signature Date

Print and complete one form for each company withdrawing a recurring payment out of your account. Don't forget to change any automatic payments set up with a debit card to your new AmeriCU VISA Check Card or AmeriCU Credit Union Credit Card.



Close Account Request Form

Step 4

To whom it may concern:

Effective immediately, I hereby request that you close my account with your institution.

I have verified that all checks and debits have cleared my account. I have also made arrangements to switch any automatic withdrawals, and/or automatic deposits that were associated with this account.

Bank Name: _____

Primary Name on Account: _____

Secondary Name on Account: _____

Account Number: _____

Please send any remaining funds in the account to my attention at:

Name: _____

Address: _____

City, State, Zip: _____

Daytime Telephone Number: _____

If you have any questions, please contact me at the telephone number above.

Sincerely,

Signature-Primary Name Date

Signature-Secondary Name Date