



Checking Account Easy Switch

It's no secret that switching checking accounts from one institution to another is time-consuming and often confusing. At Century Heritage, we wanted to simplify the process, so we created this kit to streamline everything.

Step 1. Open a Century Heritage checking account. A Century Heritage checking account offers all the conveniences that make banking easy. With Online Banking, Bill Pay, Mobile Banking and access to over 55,000 surcharge-free ATMs nationwide, we offer the conveniences you have come to expect but with a friendly, personal touch other places cannot match.

CHFCU Checking Account # _____ CHFCU Routing # 243380516

Step 2. Stop activity on your current account. First, stop using your ATM or debit card and writing checks from your current account. Then use the enclosed Account Balance Worksheet (page 2) to determine what transactions have not yet cleared that account. Remember to include outstanding checks, debit card transactions and automatic withdrawals or bill payments. When you add up these amounts, make sure you leave at least that amount in your current account until they clear.

Step 3. Transfer any direct deposits to your Century Heritage account. Check all the applicable boxes as you transfer direct deposits to your Century Heritage Checking Account.

- Employer
- Government Deposit (i.e. Social Security, Pension, Retirement)
- Brokerage Deposits (i.e. dividends, interest)
- Transfers from other financial institutions accounts (i.e. savings, checking, money market)
- Child Support or other court-issued deposits
- Other _____

Step 4. Change Automatic and Online Payments. Contact any companies with whom you have set-up payments which they withdraw directly from your old account and provide them with your new Century Heritage Checking Account and Routing Number. Double check online payment arrangements you have set up and cancel them. Many automatic payments can be stopped by simply deleting them from your bill payment screen on your current online banking website. Remember, if you enroll in CU Online and Bill Pay, you can automate payments to many places but maintain control over what is withdrawn and when.

Utilities

- Gas
- Electric
- Phone Service
- Water / Sewage
- Cable / Satellite
- Trash
- Pest Control
- Yard Maintenance
- Other _____

Other Payments

- Loans (i.e. car, home equity, credit cards)
- Mortgages
- Child Support or court-issued payments
- Brokerage – automatic investments
- Transfers to other accounts
- Insurance (i.e. home, auto, renters)
- Internet Service
- Cellular Service
- Other _____

Step 5. Close your old accounts. Monitor the account you are closing and after all outstanding payments/transactions have cleared, complete the enclosed Account Closing Form (page 5) and the location to where any remaining funds need to be sent. Just be sure everything has cleared your account first, including any fees your institutions may regularly charge, such as ATM usage fees, etc.

LAST STEP. Enjoy your new Century Heritage checking account. While you're at it, take a look at our other products and services, such as our competitive certificate, money market and loan rates, our youth-savings programs and other financial services. At Century Heritage we offer one-stop shopping because we believe in making banking easy. Visit one of our branches and speak with knowledgeable, friendly staff or visit online at www.chfcu.org.

Step 2

Account Balance Worksheet

Use the worksheet below to balance your checkbook register beginning with current checking account balance shown on your most recent bank statement.

After you have completed this worksheet and set up your new checking account, you no longer need to use your old checking account. *Note: All pending transactions must be cleared before the account is closed.*

1. **Your current balance on your checking statement.**

\$ _____
Current Statement Balance

2. **List and total the deposits that do not appear on your statement.**

Date	Amount

+ \$ _____
Total Step 2

3. **Subtotal by adding Steps 1 and 2.**

= \$ _____
Total Steps 1 and 2

4. **List and total the outstanding checks, transfers, Withdrawals, debit card purchases, ATM withdrawals, automatic debits, bill pay transactions and any other fees that do not appear on your statement.**

- \$ _____
Total Step 4

5. **Subtract Step 4 from Step 3.**

This amount should match your checkbook register balance.

- \$ _____
Total Step 4

Retain this worksheet for your records

REMEMBER TO SHRED ALL DOCUMENTS AFTER THE SWITCH IS COMPLETED

Step 3 Direct Deposit Form

Direct Deposit Change Notice

Please accept this as authorization to redirect my automatic direct deposit from:

Name of Current Employer

Redirect to my new Checking Account at:

Century Heritage Federal Credit Union
700 Regis Avenue
Pittsburgh, PA 15236
Phone: (800) 232-0087
Routing / ABA #: 243380516

New Checking Account # _____

My Name

Street Address

City State Zip

() _____
Daytime Phone Number

I authorize this change in my Direct Deposit with an intended start date of

X _____
Signature Date

Complete and submit this form, along with a voided check or voided deposit slip to the company that sends your Payroll Direct Deposit or Automatic Credit (Employer, Social Security, Investment Company, Child Support, etc.).

Step 4

Automatic Payment Change Notice

Please accept this as authorization to redirect future automatic payments, withdrawing them from my checking account at Century Heritage FCU:

Century Heritage Federal Credit Union
700 Regis Avenue
Pittsburgh, PA 15236
Phone: (800) 232-0087
Routing / ABA #: 243380516

Checking Account # _____

My Name

Street Address

City State Zip

(____) _____
Daytime Phone Number

I authorize this change in my automatic withdrawal with an intended start date of _____

X _____
Signature Date

Complete and submit this form, along with a voided check or voided deposit slip to the company that processes your Automatic Payments (Utility, Mortgage, Investment, Health Club, etc...)

Step 5

Existing Account Closing Form

Date: _____

Bank Name: _____

Bank Address: _____

To Whom It May Concern:

This letter serves as a request to close account # _____ . Please send a check for the remaining balance to the address below. If you have any questions please contact me at (____) _____ .

Thank You,

 Owner Signature Printed Name Date

 Joint Owner Signature Printed Name Date

Mailing Address:

Name: _____

Address: _____
