

Easy Switch Kit

Switching banks can be intimidating, but it doesn't have to be.

This **Easy Switch Kit** is designed to make the move easier for you. In this kit, you will find four simple steps to take to start your relationship with **Heritage Bank & Trust** and the forms you will need to change direct deposits and automatic payments. In just a few minutes, you can complete these forms and simplify making the switch

Still have questions?

Contact your local branch, and we will be glad to walk through everything with you.

Make the **switch**
& see the
difference
banking with
Heritage

makes!



Heritage Switch Kit

We want your transition to Heritage Bank & Trust to be as smooth and effortless as possible, so we are providing you with this kit to help you close your old accounts and transfer your funds to your new Heritage Bank & Trust accounts. There are four simple steps:

1 Open your new Heritage Bank & Trust account either online or at one of your convenient locations.

You will want to transfer funds to your new Heritage account. This can be done by writing a check or get a cashier's check from your old account and depositing it into your new Heritage account. You can also transfer funds online. Whichever is easiest for you.

2 Start using your new Heritage account.

Discontinue use of your old account. You should be sure that you leave enough money in your old account to cover any outstanding checks, automatic draft payments, account fees or other debits which may still need to clear your old account. *This is very important as you do not want to risk having insufficient funds in your old account.*

3 Change electronic authorizations to your new account.

Change your direct deposits and automatic drafts/payments from your old account to your new Heritage account. These will include any payments which are directly deposited into your account (payroll checks, government or pension payments, dividends or annuity payments or other income), and any payments automatically drafted from your account each month (such as rental or membership fees, insurance premium payments, utility bills). We have included forms to make the switch easier. Simply fill in the information and account numbers and sign the forms. Bring or send the forms to us and we will take care of the rest. If you prefer, you may use these forms to make the changes on your own. Whatever works best for you.

4 Close your old account.

You may want to leave the old account open for a statement cycle or two to be sure all automatic deposits and payments have been changed to your new account. Once you are sure all your outstanding checks have cleared your old account, all previous deposits have been credited, and all electronic authorizations have been switched to your new account at Heritage, you can close your old account and move any remaining monies to your new Heritage Bank & Trust account. That's it. The SWITCH is complete!

WELCOME HOME!

Direct Deposit Authorization Form

How to switch your direct deposit(s) to Heritage Bank & Trust:

1. For payroll checks -

Contact your company's Human Resources department for instructions on updating your direct deposit account information.

2. For Social Security checks -

Contact your local Social Security Administrative office. If your company does not have a process in place for updating your direct deposit account information, please follow these steps:

- Complete this form.
- Attach a new Heritage Bank & Trust check to the completed form and write "VOID" across the front. **Do not sign the check.**
- Submit to your employer.

Follow-up on the switch:

1. Call your company's Human Resources Dept. to check on the progress of your request.

2. Login to Heritage Bank & Trust online banking to verify your direct deposits are being deposited correctly.

(Remember, it can take several payroll cycles for changes to take effect).

This memo serves as notification that I have established a new checking or savings account with Heritage Bank & Trust.

Attached you will find a voided check from my new account.

Listed below are the relevant account and routing numbers needed for you to establish payroll Direct Deposit to my new account.

1. Heritage Bank & Trust Routing Number **064109057**

(The first set of numbers found on the bottom of your check)

2. Heritage Bank & Trust Bank Account Number: _____

(The second set of numbers, found after the routing number)

Check One: ___Checking Account ___Savings Account

Print Name: _____

Employee Social Security Number: _____ - _____ - _____

If this form is not sufficient to authorize and complete the direct deposit update, please forward the authorized form for my signature.

Signature: _____

Phone Number: _____

Date: _____

