

BCU QUICK START GUIDE

Follow these 3 simple steps to make a smooth and easy transition when switching over to your Credit Union account(s):

What You'll Need to Get Started:

- Gather all pertinent information about your existing account(s) such as account number(s), bank routing number, and recent statements.
- Make a checklist of all automatic payments that are set up on your existing account.
- Note all outstanding checks and pending payments, and remember to leave sufficient funds in your account to cover these items.

1 Set Up Direct Deposit

- Provide your payroll department with the Credit Union's routing number (271992400), and your 14-digit account (MICR) number.
- Where available, Enhanced Direct Deposit™ allows you to receive your funds up to 2 days early.

Note: Confirm with your payroll office the effective date of your first direct deposit to your BCU account before moving to the next step (changing your automatic payments).

2 Change Your Automatic Payments & Bill Pay

For your convenience, you may use the attached Automatic Withdrawal Authorization form and send to companies currently withdrawing payments from your account. These may include:

- Mortgage, insurance providers, and auto financing companies.
- Utility companies, telephone company, cable and/or internet service provider.

3 Close Your Old Account(s)

- Be sure to leave your old account active long enough to allow outstanding checks and automatic withdrawals to clear.
- Complete the Account Closure form and send it to your old financial institution.
- Destroy any old or unused checks, ATM/Debit cards, and deposit slips.

Easily switch your accounts to the Credit Union.

Visit a branch or call **(800) 388-7000** to get help establishing your new BCU accounts.

< Where available, Enhanced Direct Deposit™ allows you to receive your funds up to 2 days early.



DIRECT DEPOSIT AUTHORIZATION

This form can be used to authorize your employer, retirement and pension funds, or any other depositing agencies to deposit directly into your BCU account. Use one form for each Direct Deposit, make copies as needed.

Notification of Direct Deposit Authorization Change

Employer Name:

Address:

City, State, Zip:

Phone Number:

Employee ID:
(if applicable)

Effective immediately, please deposit the net amount of my paycheck to my **BCU** account. I authorize (name of depositor) to automatically deposit funds into the account(s) below.

Below, please indicate the BCU accounts to which you would like to deposit. Be sure to include your account number, the ABA/Routing Number is provided. You may also attach a voided check to this form from your new BCU account.

Net amount to **BCU checking**
Account# ABA/Routing # 271992400
(MICR)

Net amount to **BCU savings**
Account# ABA/Routing # 271992400
(MICR)

Signature: Date:

Name:

Address:

City, State, Zip:

Phone Number:

Direct Deposit gives you quicker access to your funds, greater security, and a reduced risk of fraud due to loss or theft of a check.

Three Easy Steps:

- 1 Fill out this form. The form contains interactive fields for convenience. You may also print the form and fill it out.
- 2 Enter your new BCU account number(s). You can also attach a voided check to confirm your new account number.
- 3 Submit this form to your employer or any other agency that deposits directly to your bank account.

Direct Deposit checklist:

- Employee Payroll
- Investment Income
- Pension/Retirement Income
- Social Security Administration*
- Other

*You may be required to contact the Social Security Administration directly. Phone (800) 772-1213.



AUTOMATIC WITHDRAWAL AUTHORIZATION

This form can be used to authorize a change to any automatic withdrawals or deductions such as your mortgage company, auto insurance, or health club membership fees. Use one form for each automatic withdrawal, make copies as needed.

Notification of Automatic Withdrawal Authorization Change

To Whom it May Concern:

Name of Company:

Account Number:

Payment Amount:

Please discontinue my automatic withdrawal from the following account:

Old Financial Institution:

ABA/Routing Number:

Account Number:

Please make all future automatic withdrawals from the following account:

New Financial Institution: ABA/Routing #

Account# (MICR)

Note: This authorization will remain in effect until I have submitted to you a new authorization, or until you have been notified by me in writing that this authorization has been changed or revoked.

Thank You!

Signature: Date:

Name:

Address:

City, State, Zip:

Phone Number:

Note: If you have used your debit card/credit card for automatic withdrawals you will need to contact these companies and provide them with your new BCU debit or credit card number.

Three Easy Steps:

- 1 Complete form for each company making withdrawals from your account.
- 2 Indicate your old account number and your new BCU account number. You can also attach a voided check to confirm your account number.
- 3 Submit this form to any company that withdraws funds automatically from your account.

Automatic Withdrawal checklist:

- Cable
- Cell Phone
- Credit Card
- Health Club
- Other

ACCOUNT CLOSURE AUTHORIZATION

This form can be used to authorize the closure of your account at your previous financial institution. You can authorize that your remaining balance be deposited electronically to your account (if available) or have a check forwarded to your mailing address.

Notification of Account Closure Authorization

To Whom it May Concern:

Financial Institution:

Address:

City, State, Zip:

Please close my account:

Account #:

Primary Owner:

Address:

City, State, Zip:

Please send the remaining balance to:

Below, please indicate if the remaining balance should be deposited electronically (if available) or have a check forwarded to your mailing address.

Please deposit directly to my new account at **BCU**.
Account# ABA/Routing #
(MICR)

Please forward me a check to my address listed below.

Primary Signature: Date:

Joint Signature: Date:

Name:

Address:

City, State, Zip:

Phone Number:

Be sure to verify that any outstanding items have cleared and your direct deposits or automatic withdrawals (if applicable) have switched over to your new account.

Three Easy Steps:

- 1 Fill out this form, indicating your old and new account information.
- 2 Select how you would like to receive any remaining balance.
- 3 Submit this form to the financial institution where you will be closing your account.