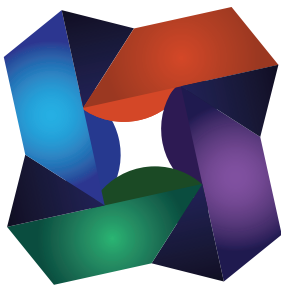


Account Switch Kit



TODAY'S BANK

Strong. Stable. Secure.

Congratulations on choosing a bank that is Strong, Stable, and Secure! We are committed to you and the communities we serve. We make changing banks easy with our Account Switch Kit! We have put together forms within this Switch Kit for a smooth transition to Today's Bank.

We recommend the following steps to ensure a smooth transition.

1. OPEN YOUR NEW ACCOUNT(S)

Open a new Today's Bank checking account(s) with us, and we will order your checks, deposit slips (if necessary), and debit/ATM cards. If you choose, we will also enroll you for Online banking so that you are able to check account balances, view cleared check images, transfer funds between your other Today's Bank accounts, and use Bill Payment services. Use your Today's Bank account for all of your banking needs.

2. STOP USING YOUR PREVIOUS CHECKING ACCOUNT

Stop writing checks and using your debit/ATM card on your old account, and let any outstanding items clear. Make sure to keep enough available funds in your old account to cover any outstanding checks or electronic debits. Destroy any unused checks or deposit slips and your debit card on your old account. If you'd like, we can shred these for you to help protect against identity theft.

3. ARRANGE FOR DIRECT DEPOSITS TO YOUR NEW ACCOUNT

Switch any automatic transfers or move any direct deposits to your new account. You can use the [Request to Change Direct Deposit](#) form within this Switch Kit to notify companies and other financial institutions that are handling your automatic deposits.

See the [Helpful Information](#) sheet located within this Switch Kit for more direct deposit information.

4. CHANGE ANY AUTOMATIC PAYMENTS OR WITHDRAWALS

Switch any automatic payments or withdrawals from your old account to your new Today's Bank account. You can use the [Request to Change Automatic Payment](#) form within this Switch Kit to notify companies and other financial institutions that are handling your automatic withdrawals.

Some examples of automatic withdrawals that you may have set up with your old account:

- Utility bills (electric, water, gas)
- Telephone/Cell Phone bill

- Cable bill
- Life, Auto, Renter's, Homeowner's Insurance
- Mortgage payments
- Credit Card payments
- Student Loan payments
- Car payments

If you use Online Bill Payment services with your previous financial institution, it is important to cancel each payee (biller). You can add them to your Today's Bank Bill Payment service.

5. CLOSE YOUR OLD ACCOUNT

After you have set up your new account(s) with us, allow time for any outstanding items to clear your old account. This process may take a few weeks. Once you are certain that your old account is inactive, call your previous financial institution to close the account or mail them the [Request to Close Bank Account](#) form included in this Switch Kit.

6. OTHER ACCOUNTS

Talk with us about other services that Today's Bank offers that may compliment your new checking account.

- Savings accounts—We can set up an overdraft sweep transfer between your checking and savings account that may save you on overdraft item fees.
- Club accounts—Our Christmas Club account can help you save for the holiday season, and our Vacation Club account is a perfect way to save for your next vacation!
- Certificates of Deposit & Money Market accounts—We offer competitive rates for your savings.
- Auto Loans, Mortgages, Home Equity Loans and Lines of Credit
- Visa Credit Cards, including a Purchasing Card Account

Questions?

If you have questions about your new Today's Bank account or need help completing any of the paperwork, please feel free to stop by any of our branch locations or contact us at (800) 945-0073. We will be glad to assist you through this process.

Helpful Information

If you currently have **payroll** directly deposited into your old account, speak with your employer's Human Resource Department or Payroll Department. You may be able to use the Request to Change Direct Deposit form included in this kit, or your employer may have another form.

If you currently have **retirement or pension** directly deposited into your old account, you can fill out the Request to Change Direct Deposit form and forward to the company you are receiving pay from.

If you currently have **Social Security** benefits directly deposited into your old account, be sure to have your new Today's Bank account information with you and visit www.godirect.org, www.ssa.gov, or call the Social Security Administration Office at (800) 772-1213.

Request to Change Direct Deposit

Company Name: _____

Company Address: _____

To Whom It May Concern:

I have recently changed banks and would like to update information for my direct deposit(s). Please begin making direct deposit(s) into my new Today's Bank account. Below is information to begin direct deposit at Today's Bank.

Thank you for your help.

Sincerely,

Authorized Signature

Date

Direct Deposit Change Information

Name: _____

Address: _____

Telephone Number: _____

Today's Bank Routing Number: 082901745

My New Today's Bank Account Number: _____

Request to Change Automatic Payment

Company Name: _____

Company Address: _____

To Whom It May Concern:

I have recently changed banks and would like to have my automatic payment information changed. Please begin making withdrawals from my new Today's Bank account. Below is information to begin automatic withdrawals at Today's Bank.

Thank you for your help.

Sincerely,

Authorized Signature

Date

Automatic Payment Information

Name: _____

Address: _____

Telephone Number: _____

Payment Amount: _____

Date of Payment: _____

Today's Bank Routing Number: 082901745

My New Today's Bank Account Number: _____

Request to Close Bank Account

Bank Name: _____

Bank Address: _____

To Whom It May Concern:

This letter is to inform you that I am closing my account(s) with your bank. Below are the account number(s) I wish to close. Please send a check to my address for the remaining balance(s). If you have questions, please contact me.

Thank you for your help.

Sincerely,

Authorized Signature

Date

Account Numbers to Close:

Name: _____

Address: _____

Telephone Number: _____

Overdraft Sweep Transfer Authorization

Account # being Debited: _____

Account Name: _____

Account Type: Checking Savings

Account # being Credited: _____

Account Name: _____

Account Type: Checking Savings

You authorize Today's Bank to charge your Debited Account \$6 for each transfer, and to transfer and deposit money into your Credited Account to cover each overdraft on your Credited Account. We will transfer enough funds from the Debited Account to cover the overdraft on the Credited Account.

Customer Signature: _____

Date: _____

Termination of this Agreement:

Effective _____ (date), the undersigned cancels this Overdraft Sweep Transfer Authorization.

Customer Signature: _____

Processed By: _____

Date Processed: _____