Switching banks is now as easy as 1-2-3

We're pleased you've decided to take a new financial path in life with the great personalized service and expert advice offered at Bank & Trust Company. We pledge you'll receive prompt, personal service to assist your move to our Bank.

Changing banks can be a big decision and a real challenge. That's why Bank & Trust Company provides this Easy Switch Kit to guide you step by step through the move. This Kit includes simple instructions and directions to our website for all of the forms that will make it easy for you to "unmerge" with your current bank.

Just follow these easy steps and allow us to show you the way!

STEP 1:

Prepare for Your New Account

Now that you've made the decision to move, you'll want to gather information you'll need to open your new B&T account. Just follow the steps below to make the switch:

Organize Information You'll Need

You'll need to bring a government-issued pictured ID (driver's license, etc.) with your current address. If your ID does not match your current address, you'll need a piece of mail you've received at your new address. You'll also need your Social Security number.

Open Your New B&T Bank Account

Once you've gathered the needed information, any of our New Account Specialists will be glad to assist you. To review our account products, or to find the branch nearest to your home or work, visit ***www.banktr.com.***

You Can Begin Using Your New B&T Bank Account Immediately

Once your new account is funded, you can begin using your account.

We have a variety of checking accounts to offer you. Some offer services like in-house printed checks or bill pay at no charge. All checking accounts allow you to have debit cards, online banking, and e-statements at no charge.

REMEMBER: Leave enough funds in your old account to cover any outstanding checks or automatic payments.

Our next step will help you switch any automated payments and direct deposits to your new account.

STEP 2:

Transfer Direct Deposits & Automatic Payments

Direct Deposits: Transfer any direct deposits you receive from your employer, retirement plan, interest payments or other sources of income, such as Social Security.

- **Payroll Direct Deposit** – Check with your employer to be certain no additional information or specific form is necessary to complete the account change for your payroll direct deposit. (If you currently don't have direct deposit through your employer, please contact your company's Human Resources Dept. to see if this benefit is offered to employees.)
- **Form SF1199A, U.S. Gov't Direct Deposit** *(available at https://www.irs.gov)*– Use this form to redirect any Social Security, military pay, VA pension or compensation, railroad retirement, etc. to your new account. *You can also use this form to set up one of these government agency payments for the first time.*

Here's a quick checklist of some common direct deposit sources to help you remember to inform the sender about your new account.

Checklist for Direct Deposits

Private Sector Payments:

♦ Payroll Direct Deposit
♦ Retirement/Pension Plan
♦ Interest Income
♦ Dividends
♦ Other ______________________________
♦ Other ______________________________
♦ Other ______________________________
♦ Other ______________________________
♦ Other ______________________________

Government Payments:

♦ Social Security
♦ Federal Salary/Military Civilian Pay
♦ VA Compensation or Pension
♦ Supplemental Security Income
♦ Railroad Retirement
♦ Civil Service Retirement
♦ Military Active
♦ Military Retirement
♦ Military Survivor
♦ Other ___________________________

Online Bill Payments: As soon as your new account is open, you can enroll for Online Banking access at www.banktr.com. When you enroll, you create your own User ID and set your password.

To add OneClick Bill Payment, just complete the OneClick Bill Pay Service Request Form by clicking the link under the 'bill pay' tab in online banking. Our DiamondPlus and DiamondChoice accounts offer bill pay at no charge—otherwise there is a monthly fee of $4.95.

You'll need a few moments to set up your Payees and recurring payments online using OneClick Bill Pay.

In this switch kit we've provided the online banking Bill Payments Worksheet as a tool to assist you with setting up your Bill Payment Payees and recurring payments.

Important: Before you cancel your online bill payment service with your old bank, be sure to:

1. Print a list of your Payees including addresses and account numbers, if available.
2. Print your Bill Payment History so you have a record of all payments you have made.

Automated Payments: You'll need to switch automatic payments set up to charge your checking, savings, debit or credit card to your new B&T account. Use the *Automated Payments Checklist* in the next column to make a quick list of the payments you have authorized. You may need to review your last few monthly bank statements to complete your list. Be sure to take into consideration any annual payments that you may have set up as a deduction, as well.

There may be several ways to notify your Payees that you have a new account.

- Most of your Payees have a form included with the monthly statement for you to enter your new account information.
- Many Local utilities and vendors have websites available for you to enter your new bank account information.

Checklist for Automated Payments

- ❑ Electric Company
- ❑ Gas Company
- ❑ Water Company
- ❑ Telephone
- ❑ Cellular Phone
- ❑ Cable Service
- ❑ Mortgage or Rent Payment
- ❑ Car Loan or Lease
- ❑ Credit Card ________________________
- ❑ Credit Card ________________________
- ❑ Other Loans _______________________
- ❑ Dept. Store Card ____________________
- ❑ Home/Rental Insurance
- ❑ Automobile Insurance
- ❑ Life/Health Insurance
- ❑ Auto Club (AAA)
- ❑ Health Club
- ❑ Charitable Donations
- ❑ Other ______________________________
- ❑ Other ______________________________
- ❑ Other ______________________________

STEP 3:

Close Your Old Account

Your B&T Bank Account is ready to go, so it's time to UNMERGE.

- Confirm that all outstanding checks have cleared on your old account.
- Verify that your direct deposits have been redirected to our new account.
- Check with any Payees who have not redirected your automatic payments.
- Notify your old bank that you are closing your account.

Thanks for choosing Bank & Trust Company!

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