



*SWITCH*KIT

BY **CENTRAL**
BANK 

CONSUMER

SWITCHING TO CENTRAL BANK

Every day more people are switching to Central Bank for their banking relationship. The customers that come to us enjoy many benefits like: friendly one-on-one service, lower fees, improved convenience and a more streamlined process with both their personal and business accounts.

Change doesn't have to be difficult, allow us to help assist you in making it an easy transition to switch over to Central Bank, The Home of Star Service.

Contact us today so we can guide you through the simple process of switching to Central Bank. The process begins when you open a new account with Central Bank today. Once established, your direct deposits and automatic payees can be authorized to initiate direct deposits and/or automatic payments to your account(s).

Automatic Payments for recurring payments such as utility bills, insurance premiums or other monthly expenses are also very popular. You may establish or switch an automatic payment from your new account, and we can assist you in this process.

Switching banks does not have to be complicated. The small town bank in the big city. We are here when you need us.

1. Getting Started complete the New Account Application and Organizer Worksheet to help gather the information about your new and old checking account, your direct deposits, your automatic payments and bills you pay online. You will need to bring the following items with you to open your personal checking account at Central Bank:

- New Account Application
- Photo ID
- Social Security Card

2. Direct Deposits (Transfer Existing or Establish New)

With today's busy lifestyle, direct deposit can save time and allow easy access to your money. Whether it is your paycheck or other income source, such as retirement or social security, knowing that your funds have arrived safely and on time gives you peace of mind.

If you are transferring the direct deposit of your pay from your old checking account or setting it up for the first time, complete the DIRECT DEPOSIT AUTHORIZATION FORM and give it to your employer. To establish or transfer direct deposit or other income sources, alternate forms may be required. The initial direct deposit may not occur immediately, so please allow sufficient time for funds to be deposited into your new personal checking account before closing your old account.

3. Automatic Payments (Transfer Existing or Establish New) Automatic payments are a simple and convenient alternative to writing checks. No more stamps, no need to write checks and no trips to the post office. You may have recurring bills like insurance payments, car payments and gym memberships automatically deducted from your Central Bank personal checking account. Simply complete the AUTOMATIC PAYMENT REQUEST and provide the information to the company you want to pay. Please allow sufficient time for your first automatic bill payment to be activated against your personal checking account.

4. Close Your Old Account Once you have confirmed that your direct deposit has been credited to your new personal checking account and/or automatic bill payments have been deducted from your new personal checking account, you should:

- Make sure all outstanding checks have cleared. Close your old account. Visit the bank and do this in person or complete the Account Closing Request and mail it in.
- Destroy all remaining checks, deposit tickets, ATM and debit cards from your old account.

Central Bank Account Owner/Signer Customer Identification Profile

First Name: _____ MI: _____ Last Name: _____

Physical Address: _____

City: _____ State: _____ Zip+4: _____ - _____

Number of Yrs. at this address: _____ Census Tract: _____

Alternate Address (PO Box, if applicable for mailing purposes only) : _____

City: _____ State: _____ Zip+4: _____ - _____

Social Security #: _____ - _____ - _____ Date of Birth: _____

Place of Employment: _____ Occupation: _____

Yrs. Employed: _____ Work Phone #: _____

Home Phone #: _____ Cell Phone #: _____

E-mail: _____

Should all efforts to contact you fail, you may designate an Alternate Contact (who does not live with you) to provide us with your current contact information. No account information will be disclosed:

Name: _____ Phone #: _____

Federal regulation requires that Central Bank must have verification on file of the customer's identification. We may attach a photocopy of driver's license, Social Security Card or any other type of identification used to verify your identity if deemed necessary.

- 1.) **PRIMARY ID***: (Must bear a photo, be state or government issued with a number and date of issuance and expiration-Ex: Driver's License or U.S. Passport or Alien Registration Card)

Type of Identification: _____ Issuing Agency: _____ ID #: _____

Issue Date: _____ Expiration Date: _____

- 2.) **SECONDARY ID***: (Must be one of the following: School ID Card, Major Credit Card, Employer ID Card, Social Security Card, Insurance Card, membership Card with Photo, or a U.S. Government issued Uniform Services Card)

Type of Identification: _____ Issuing Agency: _____ ID #: _____

Issue Date(if applicable): _____ Expiration Date(if applicable): _____

_____ **Elderly** _____ **Disabled** *In certain instances where customer does not have the normal forms of identification, the following may be used: Social Security card or Medicare/Medicaid card along with organizational membership card, voter registration card, utility bill or real estate tax bill.

How did you hear about Central Bank? _____

The information I have provided is correct to the best of my knowledge. I authorize Central Bank to check employment history and/or credit (including obtaining credit reports) should it deem necessary. Central Bank policy states that if all information is not received within eight weeks of opening a deposit account, the account will be closed with remaining funds mailed to the customer. Loans will not be closed/funded without the proper documentation.

X _____
(Signature of account owner or authorized signer required)

Date: _____

Associate's Initials: _____

Officer's Initials: _____