

NOVEMBER	1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19
20	21	22	23	24	25	26	27	28	29
30	31								



Don't you  
think  
it's time...

...to switch your  
existing checking  
account to  
ABC  
Federal Credit Union?



# Attach Check Here

(Attach your first deposit check here and mail with checking account application.)



# CHECKING ACCOUNT APPLICATION

## PRIMARY APPLICANT

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_ RENT/OWN

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

HOME PHONE \_\_\_\_\_

WORK PHONE \_\_\_\_\_

CELL PHONE \_\_\_\_\_

E-MAIL \_\_\_\_\_

SSN \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

EMPLOYER \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

DRIVER LICENSE # \_\_\_\_\_

STATE \_\_\_\_\_

## JOINT APPLICANT

NAME \_\_\_\_\_

SSN \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

**APPLICANT SIGNATURE**

**DATE**

**JOINT APPLICANT SIGNATURE**

**DATE**

Please indicate all of the additional credit union accounts or services you are interested in receiving information about:

Share Certificates

Debit Card

Home Loans

Holiday Club

Auto Loans

Overdraft Protection

Personal Loans

Other:

Home Banking & Bill Pay \_\_\_\_\_

# CHECKING ACCOUNT AGREEMENT

The undersigned member(s) hereby authorize ABC Federal Credit Union to honor checks signed by any of the undersigned and to charge payments against said account. If this agreement is signed by more than one person, all sums paid in on shares by any or all of said persons shall be owned by them jointly, with right of survivorship, and said sums shall be subject to the withdrawal or receipt by any of them, and payment to any of them or their survivors shall be valid and shall discharge the credit union from any liability for such payment.

No part of the shares in this account may be used as collateral security for a loan.

Only check and other methods approved by the credit union may be used to withdraw funds from the checking account. We allow electronic check transactions to post to your checking account.

The credit union is under no obligation to pay a check which exceeds the balance in the checking account, however, the credit union may transfer funds in exact dollar transfers and charge said transfer of member's credit union preauthorized line of credit or member's share savings account in accordance with the choice(s) made by the undersigned on the front of this form for overdraft protection, provided that there is a credit available in said line-of-credit or there are sufficient shares in said Share Savings account. There will be a charge to the checking account for each overdraft protection transfer in accordance to the rate schedules adopted by the credit union from time to time.

Unless the member has overdraft protection, or if the amount of such protection is insufficient, the member shall be liable to the credit union for any check paid by the credit union that overdraws the member's checking account; the credit union may debit the member's share account(s) (and other checking accounts) in the amount of any such overdraft.

The credit union is not obligated to honor a check the date of which is more than six months old.

Except for negligence, the credit union is not liable for any action it takes regarding payment or non-payment of a check.

Any objection respecting any item shown on a periodic statement of the checking account shall be waived unless made in writing to the credit union on or before the 20th day following the day that the statement is mailed, except to the extent that may be otherwise provided by Law; including, but not limited to, member's right to dispute billing errors or to dispute an electronic fund transfer.

Any loss, theft, or unauthorized use of the checks shall be reported immediately to the credit union.

All non-cash items received in the checking account will be credited subject to final payment.

The checking account shall be subject to service charges in accordance with the rate schedule adopted by the credit union from time to time. The use of the checking account is subject to such other terms, conditions, and requirements as the credit union may establish from time to time.

The right or authority of the credit union under this agreement shall not be changed or terminated by said members, except by written notice of the credit union, which shall not affect prior transactions.

This Agreement may be canceled at any time by the credit union, upon credit union sending written notice to the member by regular U.S. Mail. Such cancellation shall not affect prior transactions, nor shall it prejudice credit union's right to seek restitution or to charge member's line-of-credit for checks paid by the credit union. Member agrees, upon such cancellation, to write no further checks and to return all unused checks to the credit union immediately.

I authorize ABC Federal Credit Union to obtain credit reports and such information as may be required concerning the statements made.

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**SIGNATURE**

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**JOINT APPLICANT SIGNATURE**

PLEASE CHANGE ACCOUNTS FOR MY  
PAYROLL DIRECT DEPOSIT

DATE \_\_\_\_\_

EMPLOYER NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

You are currently depositing my (circle one)  
entire paycheck/part of my paycheck  
into the following account:

Previous Bank \_\_\_\_\_

Routing # \_\_\_\_\_

Account # \_\_\_\_\_

Please stop making deposits to this account on  
\_\_/\_\_/\_\_ and begin making automatic deposits into  
my new account at ABC Federal Credit Union.

ABC Federal Credit Union Routing #  
999999999

My ABC FCU Checking Account #  
\_\_\_\_\_  
\_\_\_\_\_

**SIGNATURE**

**DATE**

PRINT NAME \_\_\_\_\_

SSN \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE # \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Attach Voided ABC FCU  
Check Here if necessary.**



# PLEASE CHANGE ACCOUNTS FOR MY AUTOMATIC WITHDRAWAL

DATE \_\_\_\_\_

AUTHORIZED MERCHANT'S NAME

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

You are currently withdrawing \$\_\_\_\_\_ (or  
paying my current bill amount) from the following  
account:

Previous Bank \_\_\_\_\_

Routing # \_\_\_\_\_

Account # \_\_\_\_\_

For \_\_\_\_\_ On \_\_\_\_\_

Payment Reason/Acct #

Approximate Date of Month

Please stop making withdrawals from this account on  
\_\_/\_\_/\_\_ and begin making automatic withdrawals  
from my new account at ABC Federal Credit Union.

ABC Federal Credit Union Routing #

999999999

My ABC Federal Credit Union Account

**SIGNATURE**

**DATE**

PRINT NAME \_\_\_\_\_

SSN \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE # \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Attach Voided ABC FCU  
Check Here**



# CLOSE ACCOUNT REQUEST

DATE \_\_\_\_\_

FINANCIAL INSTITUTION NAME

\_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

Please close the following account

# \_\_\_\_\_ and send a check for the remaining balance to me at the address below.

If you have any questions about this request, please contact me as soon as possible. Thank you.

I authorize the closing of this account.

PRINT NAME \_\_\_\_\_

SSN \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

PHONE # \_\_\_\_\_

E-MAIL \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PRINT NAME \_\_\_\_\_

\_\_\_\_\_

**SIGNATURE**

**DATE**

\_\_\_\_\_

**JOINT APPLICANT SIGNATURE**

## **SWITCHING YOUR CHECKING ACCOUNT HAS NEVER BEEN EASIER!**

It only takes minutes to switch your checking account from your current financial institution to ABC Federal Credit Union. Our switch kit includes everything you need to efficiently close your current checking account at another financial institution and open up your new ABC Federal Credit Union Checking Account. No more hassles, no more headaches.

In just 4 easy steps, you can have a fully functional checking account with ABC Federal Credit Union!

### **STEP 1: OPEN YOUR NEW ACCOUNT**

Your first step is to open up your ABC Federal Credit Union checking account. Simply complete the attached checking account application and mail it to the address below with your initial deposit (please don't send cash) When we receive your information, a Member Services Representative will contact you to finalize your new account. You can also open an account by visiting [abcfcu.com](http://abcfcu.com)

### **STEP 2: DIRECT DEPOSIT**

Next, you need to "redirect" your direct deposits. All you need to do is complete the attached Direct Deposit Payroll Change form and give it to your employer's payroll department, the Social Security Administration or your retirement plan. Be sure to include a new deposit slip or voided check along with the direct deposit form.

## STEP 3: AUTOMATIC PAYMENTS

You also need to notify any merchant who makes automatic withdrawals from your account. Complete and send the enclosed Change Automatic Withdrawal form to all automatic withdrawal or payment services. Make photocopies of the form to send to more than one vendor. Don't forget credit cards, insurance companies, telephone, cable, mortgages, etc. Also remember any payment that draws on your old debit card number!

## STEP 4: CLOSE YOUR CURRENT CHECKING ACCOUNT

After switching over all direct deposits and automatic withdrawals to your new account, the last step is to begin the process of closing your current checking account. For your convenience, a Close Account Form has been added to this kit. Simply complete and send it to your current financial institution. They should send you a check for the remaining balance in your account. Make sure to leave your old account active long enough to allow outstanding checks and automatic transactions/payments to clear. Be certain to leave enough funds in your account to cover these expenses.

That's it! You now have a ABC Federal Credit Union checking account! Enjoy all the benefits of the credit union including incredible loan rates, friendly service, and online banking. Welcome to ABC FCU!

Your  
LOGO  
Here

ABC FCU  
P.O. Box 9999  
Atlanta, GA 99999

(555) 555-5555  
Fax (555) 555-5555

[www.abcfcu.com](http://www.abcfcu.com)

Visit our branch at  
123 Main St.  
Atlanta, GA 99999

