

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!

Easy Switch Kit Guidelines

STEP 1:

Open 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.

With our DiamondPlus Checking account, there's no charge for your first order of in-house printed checks

(all other accounts: \$5 per 40 checks). If you choose to have a Visa Debit Card, it will be sent to you in about a week.

Easy Online Banking Enrollment

You can enroll for online banking (at no charge) at www.banktr.com once your new account is open. To add OneClick Bill Pay, click on the Bill Pay

tab while logged into online banking (incl. with DiamondPlus Checking, otherwise \$4.95/mo.).

Remember: Don't forget to leave enough funds in your old account to cover any outstanding checks or automatic payments. Our next steps 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 source of income, such as Social Security.

We've provided some forms to assist with moving your direct deposits received from various sources:

* *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.*

* *Direct Deposit Authorization Form from Other Sources* – Use this form for other direct deposits you receive including investments, pension/retirement plans, interest or dividend payments, etc.

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 _____
- 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 _____

Automatic 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* on the next page 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 Payees provide a customer service number and allow you to provide your new account information by telephone.

* Many local utilities and vendors have websites available for you to enter your new bank account information.

* In case you need it, we’ve provided a form that you can send to your Payees to notify them that you have changed banks, the *Automatic Payment Authorization Form*.

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 _____

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.

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.

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 your new account.
- * Check with any Payees who have not redirected your automatic payments.
- * Notify your old bank that you are closing your account.



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PAYROLL DIRECT DEPOSIT AUTHORIZATION FORM

NOTE: Check with your employer to make certain no other information or specific form is necessary to complete the change of your direct deposit to your new bank account. If this form is acceptable, attach a preprinted voided check from your new account to this form and provide it to your employer.

Company Name

Company Address

City

State

Zip Code

Please change the account used for Direct Deposit of my net pay to my new bank account:

Employee Last Name

First Name

Middle

Address

City

State

Zip Code

Phone Number (Day)

Employee ID #

Social Security #

My New Account Information:

Account Type: Checking Savings

Account Number: _____ Routing Number# 081903537

I hereby authorize my employer, _____ (company name) to deposit my paychecks directly to my Bank & Trust Company Bank Account indicated above and to make any necessary adjustments for any credit made to my account in error. This authority shall remain in effect until I have given written notice to terminate this service.

Employee Signature

Date

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DIRECT DEPOSIT AUTHORIZATION FORM

NOTE: Check with your direct depositor to make certain no other information or specific form is necessary to complete the change of your direct deposit to your new bank account. If this form is acceptable, attach a preprinted voided check from your new account to this form and provide it to your direct depositor.

Company Name

Company Address

City

State

Zip Code

Account Number

Payment Type

Please change the account used for Direct Deposit to my new bank account:

Last Name

First Name

Middle

Address

City

State

Zip Code

Phone Number (Day)

Social Security #

My New Account Information:

Account Type: Checking Savings

Account Number: _____ Routing Number/ABA # 081903537

I hereby authorize _____ (company name) to make deposits to my Bank & Trust Company Bank Account indicated above and to make any necessary adjustments for any credit made to my account in error. This authority shall remain in effect until I have given written notice to terminate this service.

Signature _____ Date _____

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AUTOMATIC PAYMENT AUTHORIZATION FORM

NOTE: Check with your Payee to make certain no other information or specific form is necessary to complete the change of your automatic payment to your new bank account or debit/credit card account. If this form is acceptable, complete the information below and provide it to your Payee.

Company Name

Company Address

City

State

Zip Code

Account Number

Payment Type

Please change the account used for Automatic Payment to my new account:

Last Name

First Name

Middle

Address

City

State

Zip Code

Phone Number (Day)

Social Security #

My New Account Information:

Account Type: Checking Savings

Account Number: _____ Routing Number/ABA # 081903537

OR

Card Type: Debit Card Credit card

Card Number: _____ Expiration Date: _____

I hereby authorize _____ (payee/company name) to initiate payments from my Bank & Trust Company Bank Account indicated above and to make any necessary adjustments for any debit made to my account in error. This authority shall remain in effect until I have given written notice to terminate this service.

Signature _____ Date _____

For checking accounts, please attach a preprinted voided check from your new account to this form and provide it to your payee.

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Online Banking Bill Payments Worksheet

List your Online Banking Bill Payments that need to be transferred to your new Bank & Trust Company **OneClick Bill Payment Service**. HINT: Before you cancel your current bill payment service, print your Payee information and ALL of your Bill Payment History. (Copy this form if more space is needed.)

Checklist for Online Bill Payments:

- | | | |
|---|---|--|
| <input type="checkbox"/> Electric Company | <input type="checkbox"/> Mortgage or Rent Payment | <input type="checkbox"/> Home/Rental Insurance |
| <input type="checkbox"/> Gas Company | <input type="checkbox"/> Car Loan or Lease | <input type="checkbox"/> Automobile Insurance |
| <input type="checkbox"/> Water Company | <input type="checkbox"/> Credit Card _____ | <input type="checkbox"/> Life/Health Insurance |
| <input type="checkbox"/> Telephone | <input type="checkbox"/> Credit Card _____ | <input type="checkbox"/> Auto Club (AAA) |
| <input type="checkbox"/> Cellular Phone | <input type="checkbox"/> Other Loans _____ | <input type="checkbox"/> Health Club |
| <input type="checkbox"/> Cable Service | <input type="checkbox"/> Dept. Store Card _____ | <input type="checkbox"/> Other _____ |

Type of Payment (example: Monthly water bill, quarterly insurance premium)

Payee Company Name

Address

City State Zip Code

Account Number

Payment Type: Fixed Amount: \$ _____ Frequency/Payment Date _____
 Amount Varies

New Payment Funding Account Number:

Date Payee and/or Recurring Payment set up in **OneClick**:

Type of Payment (example: Monthly water bill, quarterly insurance premium)

Payee Company Name

Address

City State Zip Code

Account Number

Payment Type: Fixed Amount: \$ _____ Frequency/Payment Date _____
 Amount Varies

New Payment Funding Account Number:

Date Payee and/or Recurring Payment set up in **OneClick**:

Type of Payment (example: Monthly water bill, quarterly insurance premium)

Payee Company Name

Address

City State Zip Code

Account Number

Payment Type: Fixed Amount: \$ _____ Frequency/Payment Date _____
 Amount Varies

New Payment Funding Account Number:

Date Payee and/or Recurring Payment set up in **OneClick**:

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ACCOUNT CLOSURE FORM

Bank Name: _____

Bank Address: _____

Please close the accounts listed below effective immediately. Please forward any remaining balance in my accounts by check to my address listed below.

Checking Account: _____

Title: _____ Account Number: _____

Money Market Account: _____

Title: _____ Account Number: _____

Savings Account: _____

Title: _____ Account Number: _____

Other Account: _____

Title: _____ Account Number: _____

Forward closing balance(s) to:

Street Address

City, State, Zip

Telephone Number

Thank you for your prompt attention to this request. Please contact me at the above number if you have questions about this matter.

Signature _____ Date _____

Signature _____ Date _____