



## **SWITCH KIT**

**Citizens Savings Bank**  
**SWITCH KIT**  
(For Personal Accounts)

## **Switch with Ease**

How many times have you wanted to switch, but thought it would be a big hassle. **We want to help you Switch with Ease.** We have put together a personal account **SWITCH KIT** made up of forms to help make your transition to Citizens Savings Bank go smoothly. This is one more way we are helping to make your life simpler.

This SWITCH KIT is made up of forms and guides to help make the transition easy.

The Switch Kit will contain the following forms at the end of this document:

- Helpful Tips & Instructions
- Account Closing Request Form
- Request to Change Automatic Payments
- Request to Change Direct Deposit
- Online Banking & Bill Payment Worksheet

Please follow the steps outlined below to switch your accounts over to us.

**Step 1 OPEN YOUR NEW ACCOUNTS**

**Open a NEW Citizens Savings Bank checking account at one of our 7 conveniently located branch offices or online at [www.citizens-savings.com](http://www.citizens-savings.com).**

**Step 2 STOP USING YOUR PREVIOUS CHECKING ACCOUNT**

Stop writing checks or using your Debit/ATM card on your old account and start using your new account for all your banking needs. It may take up to 2 weeks to receive your new checks.

**Step 3 ADD OR SWITCH OVER DIRECT DEPOSITS**

**Switch over any automatic transfers or move any direct deposit to your new account.** Use the sample forms in this switch kit to notify companies and financial institutions handling your automatic deposits.

For any payroll direct deposits, speak with your company's Human Resources or payroll department for the proper form to use. For the company handling your retirement or pension, you can simply fill out the Request to Change Direct Deposit form in the Switch Kit and forward to the respective company or department.

For Social Security direct deposits, visit [www.godirect.org](http://www.godirect.org), [www.ssa.gov](http://www.ssa.gov) or place a call to the Social Security Administration at 800.772.1213 (TTY 1.800.32530778) Be sure to have your new Citizens Savings Bank new account information with you when you call.

**Step 4 REMEMBER TO CHANGE ANY AUTOMATIC PAYMENTS AND WITHDRAWALS**

For Automatic Withdrawals from your account or your old debit card, use the Request to Change Automatic Withdrawal form in your switch kit.

Some examples of automatic withdrawals could be for:

- Mortgage payments
- Homeowners or Auto Insurance
- Life Insurance

Some examples of automatic charges to your old debit card or account could be for:

- Utility Bills (gas, water, electric)
- Telephone or cell Phone
- Cable company

**For Electronic Payments (Online Bill Pay)**

If you use online bill pay service at your previous financial institution, be sure to cancel each payee and add them to your Citizens Savings Bank online bill payment service you setup with us. If you have not signed up yet, or call 1.800.692.6279, select Option 1 for more details.

Note: If you close your prior online bill pay early, some payments may not be made or processed as initially thought.

**Step 5 CLOSE OLD ACCOUNTS**

After your new accounts have been setup with us allow time for any outstanding checks to clear in your old account. Destroy your ATM or Debit Cards, any unused checks and deposit slips. This process may take several weeks.

Once you are sure your checking account is inactive, ask your financial institution to close your account and send you the remaining balance in your account. You can call them or use the **ACCOUNT CLOSING REQUEST FORM** from your SWITCH KIT Packet if you want to handle this process by mail.

When looking for your **routing number or your account number**, look at the bottom of your check for a series of numbers as noted in the image below.

For	_____
:231375151:	“0123456789”
Routing Number	Account Number

With in next 30 days consider:

- Transfer your savings accounts to Citizens Savings Bank and review our current Money Market and CD products available
- Consider moving any Home Equity loans or lines of credit to Citizens Savings Bank (subject to approval)
- Discuss your existing mortgage with your branch

**QUESTIONS?**

If you need help completing any of the paperwork in our Switch Kit, feel free to contact us at 800.692.6279, option 1 and select the most convenient branch or stop by your local branch office.

# HELPFUL TIPS & INSTRUCTIONS

## **Direct Deposit:**

### **Additional Contact Information**

**Social Security Administration – 1.800.772.1213**  
**www.ssa.gov or www.godirect.org**

**Veterans Affairs – 1.877.838.2778**

**Railroad Retirement Board – 1.800.808.0772**

**Office of Personnel Management – 1.888.767.6738**  
**(Includes Civil Service)**

## **Automatic Payment Request:**

Once you have reviewed all your automatic payments from your previous bank statement, use the Request to Change Automatic Payments forms to notify the companies of your new information. Maintain your account at your previous bank until you have confirmed that the automatic payment has been switched to your new account at Citizens Savings Bank.

Remember you can also manage your payments using our **CSB Online Bill payment service**.

## **Account Closing Request:**

Before you send the Account Close Request Form, check with your previous bank to make sure no additional forms are necessary. Ask about any penalties before you close any Certificate of Deposit accounts.

Be sure all automatic transfers have been switched to your new account.

**Always check your statements to verify that all accounts have a zero balance and have been closed.**

**Account Closing Request**

Bank Name:

Bank Address:

Bank City, State, Zip:

RE: Close My Accounts

This letter is to inform you that I am closing my accounts with your bank. Please close the account(s) listed below and send a check for the remaining balance(s) to my address. Thank you for your help and cooperation.

Sincerely,

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

Account Information

Account #1:

Account #2:

Account #3:

Account#4:

\*\*\*\*\*

Name:

Address:

Telephone:

## Request to Change Automatic Payment

Company Name:

Company Address:

RE: Changing My Automatic Payment

I have recently changed banks and would like to have my automatic payment changed to my new account.

Please discontinue debiting my account and begin making automatic withdrawals from my new Citizens Savings Bank account.

Thank you for your help and cooperation.

Sincerely,

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

### **Automatic Payment Information**

Name:

Address:

Telephone Number:

Amount Debited (Payment Amount):

Date of Payment:

Old Bank Name Routing Number Account Number:

**New Bank Name Routing Number Account Number:**

**Citizens Savings Bank Routing Number : 231375151**

**Citizens Savings Bank Account Number:**

## Request to Change Direct Deposit

Company Name:

Company Address:

Company City, State, Zip:

RE: Switching My Direct Deposit to a New Account

I have recently changed banks and would like to update my direct deposit(s). Please discontinue my current deposit(s) and begin making direct deposit(s) into my new Citizens Savings Bank account.

Please send me information indicating when this change for direct deposit takes effect.

Thank you for your help and cooperation.

Sincerely,

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

### **Direct Deposit Change Information**

Name:

Address:

Telephone Number:

Social Security Number:

Old Bank Name & Routing Number:

Old Bank Name & Account Number:

Amount Deposited (\$ or %):

**Citizens Savings Bank Routing Number - 231375151**

**New Account Number:**

Amount Deposited (\$ or %):



## Online Banking & Bill Pay Worksheet

If you were currently using your previous financial institution's bill payment simply print out your existing payee screens to use as a reference when setting up your new CSB Express Pay online bill payment service or use this worksheet as a guide.

Payee Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Payee Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Payee Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Feel free to call any branch office for assistance at 1-800-692-6279 or email us at [customersupport@citizens-savings.com](mailto:customersupport@citizens-savings.com).

Thank you