



## Switch Kit

We've developed this switch kit to make your move to Citizens State Bank checking easy

**Step 1 - Open your new checking account.** Whether you open your account online or with a Personal Banker, our checking accounts include:

- Visa® Debit Card with Digital Card Controls
- Free Thank You Gift\*
- Free Tell-A-Friend Gifts
- Buy back of your unused checks and debit cards from another financial institution
- Free **Digital Banking Suite**, which includes
  - Free online banking and mobile app
  - Free Digital Bill Pay
  - Free Mobile Check Deposit
  - Free e-Statements

We offer a variety of products and services that will help you reach your financial goals.

- Visa Credit Cards, for individuals and businesses, which include:
  - No annual, application, or balance transfer fees
  - 0% for 6 months on balance transfers\*
  - ScoreCard Rewards®
- Consumer and Mortgage Loans
  - Secured and Unsecured
  - Pre-Approvals and Refinancing
  - Home Equity Loans and Lines of Credit
  - Mortgages
- Savings Products
  - Simply Savings and Christmas Clubs
  - Health Savings Accounts (HSAs)
  - Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)
- Wealth Management
- Business Lending
  - Commercial Mortgages
  - SBA Approved Express Lender
  - USDA and FSA Programs
  - Equipment Financing and Leasing
  - Operating Lines of Credit
- Treasury Management Services
  - Online Cash Management
  - Sweep Accounts
  - Merchant Services
  - Remote Deposit Capture

*\*Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.*

*\*Subject to normal credit standards. Offer subject to change without notice. Six month interest-free period begins on the first balance transfer date. After six months, the interest rate on remaining transferred balance will adjust to 12.48 or 17.92%. Late fees and penalties still apply. See Terms and Conditions for details.*





## Step 2 - Direct Deposit Authorization

Direct Deposit ensures your paychecks are deposited directly into your Citizens State Bank accounts. *(And it's a great way to set up automatic savings!)* Complete and take a signed copy to your Human Resources or Payroll department.

I hereby authorize \_\_\_\_\_  
to initiate payroll payments and credit entries into my Citizens State Bank account(s) listed below. I understand it may take up to 30 days to process this request.

### Personal Information

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Name \_\_\_\_\_

Social Security Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

### Citizens State Bank Account Information

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Transit Routing Number **074902082**

Account Number \_\_\_\_\_ Amount \_\_\_\_\_


Account Number \_\_\_\_\_ Amount \_\_\_\_\_

Account Number \_\_\_\_\_ Amount \_\_\_\_\_



### Step 3 - Automatic Payment Transfer

Here's a list to help you move any automatic (ACH) payments to your new account.

<b>Check if Payment Applies</b> 	<b>Type of Payment or Transfer</b> Tip: To identify payments and transfers, review a recent account statement from your former checking account.	<b>Billor or Provider Name</b>	<b>Current Payment Method</b> •Check •Automatic Debit •Debit Card •Former Bank's Billpay •Billor's Website	<b>Desired Payment Method with New Checking Account</b> •Check •Automatic Debit •Debit Card •Digital Bill Pay
	Savings / Investments			
	Mortgage / Rent			
	Auto Loan / Lease			
	Insurance (auto, home, life, etc.)			
	Electric			
	Gas / Oil			
	Water			
	Mobile Phone			
	Cable / Satellite / Streaming			
	Credit Card			
	Credit Card			
	Department Store Cards			
	Loans (personal, student, other)			



**Step 4 - Authorization to Close Account**

You can deliver this form to your former financial institution. Be sure to confirm that all outstanding items have cleared your account.

**Institution** \_\_\_\_\_

**Account Owner(s)** \_\_\_\_\_

I/we would like to close the account(s) listed below. Please send a check to me/us at the address below for any remaining funds in the account(s).

Checking Account \_\_\_\_\_

Savings Account \_\_\_\_\_

Other Account \_\_\_\_\_

Other Account \_\_\_\_\_

Please send check to: Citizens State Bank • PO Box C • New Castle, IN 47362

\_\_\_\_\_  
*Signature* *Date*

\_\_\_\_\_  
*Signature* *Date*