



## Simply Checking - Easy Switch Kit

We've developed this switch kit to make your move to Citizens State Bank easy - simply complete and we'll handle the rest.

**Step 1 - Open your new checking account.** Your Personal Banker will help you find the best account for your financial needs. All of our Simply Checking accounts include:

- ☐ VISA Debit Card with Digital Card Controls
- ☐ Free Online Banking
- ☐ Free Mobile Banking App
- ☐ Free Bill Pay
- ☐ Free e-Statements w/Online Check Images
- ☐ Free Mobile Check Deposit
- ☐ Free Customized Banking Experience
- ☐ Free Thank You Gift

*Plus, we'll buy back your unused checks and debit cards from another financial institution!\**

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
  - Home Equity Loans and Lines of Credit
  - Pre-Approvals
  - FHA, USDA Rural Housing, VA, Construction/Rehab, and Jumbo 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, USDA, and FSA Programs
  - Equipment Financing and Leasing
  - Operating Lines of Credit
- ☐ Treasury Management Services
  - Online Cash Management
  - Sweep Accounts
  - 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

Name \_\_\_\_\_

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

Address \_\_\_\_\_

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

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

### Citizens State Bank Account Information

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.

Check if Payment Applies ✓	Type of Payment or Transfer Tip: To identify payments and transfers, review a recent account statement from your former checking account.	Billor or Provider Name	Current Payment Method •Check •Automatic Debit •Debit Card •Former Bank's Billpay •Biller's Website	Desired Payment Method with New Checking Account •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*