

**Switch.**

A step-by-step guide to help you  
move to your new banking home.



RELIANCE  
BANK



It's time to look past those other banks with their ever-changing names and offers. It's time to switch to a hometown partner you can trust for your Checking, Savings, CDs, Mortgages, Home Equity Loans, Consumer Loans and Commercial Loans. At Reliance Bank, we're owned and operated by people who live here. So you know you're not hassling with a local branch. You're working with a local bank.

## It's Easy.

- 1 Open your Reliance Bank Accounts.** Our friendly customer service representatives will help you decide what accounts are best for you. Stop by one of our three locations for details:

112 North Jefferson Street: 8:30am to 5:00pm Monday-Friday

22236 US Highway 72 East: 8:00am to 6:00pm Monday-Friday and 8:00am to Noon Saturday

111 East Market Street: 8:30am to 5:00pm Monday-Friday and 8:30am to Noon Saturday

- 2 Stop Using Your Old Accounts.** Make sure you have sufficient funds to cover any outstanding checks and automatic withdrawal payments. Be sure all of your checks have cleared first before you transfer all of your money to your new Reliance Bank account. Be sure to destroy all of your unused checks, Debit cards and deposit slips.

- 3 Switch All Direct Deposits.** You will need to notify anyone who direct deposits to your account that you have switched to Reliance Bank. For example, your employer may deposit your compensation directly to your account. Use the organizer forms in this kit to help you organize all of your direct deposit sources. Read all instructions on the organizer forms. Then, submit the request forms in this kit to your employer and any other direct deposit sources.

- 4 Switch All Automatic Payments.** You will also need to notify anyone who automatically debits your account that you have moved to Reliance Bank. For example, your auto insurance company may automatically debit your account of your monthly balance on a set day of each month. Use the organizer forms in this kit to help you organize all of your automatic payments. Read all instructions on the organizer forms. Then, submit the request forms in this kit to your automatic payment merchants.

- 5 Close All Old Accounts.** Now that you have moved all of your old accounts from your previous bank to Reliance Bank, you can close them! Just be sure all outstanding checks have cleared and no automatic payments are still set up with the old information.

# Direct Deposits.

Direct deposits are a convenient way to deposit your income without having to physically deposit a check at the bank. These are scheduled deposits previously set up with your employer or direct deposit sources.

Make a list of all direct deposit sources:

Company	Company Address	Last Deposit	Form Mail Date	Switched
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No

Possible direct deposit sources to include:

- Paycheck
- Retirement
- Military Pay
- Other \_\_\_\_\_
- Interest Income
- Social Security
- Dividends

*Please check with your employer and direct deposit sources to make sure you do not have to submit any additional forms, besides the form included in this kit. If you have your Social Security Check on direct deposit, you can call the Social Security Administration at 1-800-772-1213 or visit their website at [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm) for more information.*

*You may want to maintain your previous checking account until you are sure the direct deposits are moved to your new Reliance Bank account.*

# Direct Deposit Request.

Attn: Accounts Payable Department

To: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

Fax: \_\_\_\_\_

I have recently switched my bank accounts to Reliance Bank. Please automatically deposit my income into my new account according to the instructions below:

From: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

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

My Employee ID or Account Number with you is:

The account I wish you to deposit into is:

Checking       Savings       Money Market

Reliance Bank Account Number: \_\_\_\_\_

Reliance Bank Routing Number: \_\_\_\_\_

*I authorize \_\_\_\_\_ (company/employer) to change my direct deposit information to my new account at Reliance Bank. This will remain in effect until I have submitted a written request to the above company/employer to terminate this direct deposit.*

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

# Automatic Payments.

Automatic Payments are a convenient way to pay your bills each month without having to write checks. These are scheduled withdrawals you have set up with a merchant.

Make a list of all automatic payments:

Company	Company Address	Last Scheduled Draft	Form Mail Date	Switched
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No
				Yes/No

Possible direct deposit sources to include:

- Mortgage
- Cable TV
- Health Insurance
- Electricity
- Cell Phone
- Auto Insurance
- Water
- Investments/Savings
- Rent
- Credit Cards
- Membership Dues
- Other: \_\_\_\_\_

# Automatic Payment Request.

Attn: Billing Department

To: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

Fax: \_\_\_\_\_

I have recently switched my bank accounts to Reliance Bank. Please automatically debit my new account according to the instructions below:

From: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

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

My Employee ID or Account Number with you is:

The account I wish you to deposit into is:

Checking       Savings       Money Market

Reliance Bank Account Number: \_\_\_\_\_

Reliance Bank Routing Number: \_\_\_\_\_

*I authorize \_\_\_\_\_ (company/employer) to change my automatic payment information to debit my new account at Reliance Bank. This will remain in effect until I have submitted a written request to the above company/employer to terminate this automatic debit.*

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

# Account Closing Request.

To: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

Fax: \_\_\_\_\_

I have recently switched my bank accounts to Reliance Bank. Please close my accounts according to the instructions below:

Please close the following accounts:

Checking #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Checking #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Savings #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Savings #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Money Market: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Other: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Thank you for your immediate response. Should there be any remaining funds, please send a check to the following address:

From: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

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

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_



# Certificate of Deposits.

Some people have certificate of deposits (CDs) as a form of savings. At Reliance Bank, we offer competitive CD rates. We understand you would prefer to keep your CDs at another bank until they reach maturity to avoid penalties. However, we have provided a simple worksheet for you to fill out to track your maturity dates. Check with Reliance Bank when it comes time to renew your CDs.

Bank	Amount	Rate	Maturity Date

# Loan Transfer.

At Reliance Bank, we have loans to meet your needs. Use this simple worksheet to list all of your current loans, and then talk to a Reliance Bank Loan Officer about how we can help you.

Bank	Account Number	Type of Loan	Balance Remaining

*This worksheet does not take the place of an official loan application. Please talk to your Loan Officer for assistance. All loans are subject to credit approval.*