

# Community First Bank & Trust Switch Kit



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



COMMUNITY FIRST  
BANK & TRUST

*Expect more from your bank.*

Member FDIC



# A Step-By-Step Guide

You'll find that at Community First Bank & Trust, we go the extra mile to make banking with us as easy and convenient for you. After all, we are here to serve **you**. That's why we put together a simple switch kit for you to move to your new bank home. At Community First, we want to go beyond your expectations as your financial partner. We're happy to help you settle in and will be with you every step of the way. At Community First Bank & Trust, you can expect more!

## **In your Simple Switch kit, you will find:**

- ↳ Simple Steps to switch your account
- ↳ Form Letters
- ↳ Organizing Tools

# Simple Steps

We make it easy for you to come on home to Community First Bank & Trust. Just follow these simple steps to start your Community First relationship today!

↳ **Open Your Community First Bank & Trust Accounts.** Our friendly customer service representatives will help you decide what accounts are best for you based on your needs. We have several checking accounts designed with you in mind. You can open any of your accounts at any of our convenient locations.

↳ **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 Community First Account. Also, be sure to destroy all of your unused checks, debit cards and deposit slips.

↳ **Switch All Direct Deposit(s).** We have all the forms you need to make this a simple switch. We've also included simple tools to help you organize all of your direct deposit accounts.

↳ **Simply Switch All Automatic Payments.** You will need to notify anyone who automatically debits your account that you have moved to Community First Bank & Trust. Your Simple Switch Kit gives you handy organizing tools to help you make that simple switch and the proper forms to submit to make the switch easy.

↳ **Close All Your Old Accounts.** Now that you have moved all your old accounts from your previous bank to Community First, you can close them. Just be sure all outstanding checks have cleared and no automatic debits are still set up with old information.

↳ **Enjoy Your New Bank!**

# Direct Deposit Request

Although we provide you with the proper forms, check with your employer or other direct deposit sources to make sure you do not have to submit any additional information. 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) as well.

You may want to maintain your previous checking account until you are sure the direct deposit is moved to your new Community First account.

Use this handy chart to list the sources of direct deposit. We've even provided you with a check-list to help you get started.

- Paycheck
- Interest Income
- Retirement
- Social Security
- Military Pay
- Dividends

Company	Company Address	Last Deposit	Form Mail Date	Switched
				Y/N
				Y/N
				Y/N
				Y/N
				Y/N



# Direct Deposit Request

Accounts Payable Department

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

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

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

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

**Re:** This letter is to inform you that I have recently switched my bank accounts to Community First Bank & Trust. Please automatically deposit my income into my new account according to the instructions that follow:

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

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

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

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

My Employee ID or Account # with you is: \_\_\_\_\_

The account I wish you to deposit into is:

Checking     Savings     Money Market

Community First Bank & Trust Account Number: \_\_\_\_\_

Community First Bank & Trust Routing Number: 064108485

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Automatic Payment Request

Automatic Payments are a convenient way to pay your bills each month without having to write checks. These are scheduled withdrawals you have previously set up with a merchant. You can also pay bills through the Community First Online Banking Website. It's a free service we provide for all of our banking customers. Either option you choose, we do what we can to make things easier for you.

Use this handy chart to list the merchants you have set up for automatic withdrawal. We've even provided you with a checklist to help you get started.

- Mortgage
- Rent
- Auto Insurance
- Health Insurance
- Water
- Electricity
- Cell Phone
- Cable TV
- Credit Cards
- Department Store Credit Cards
- Membership Dues
- Investments/Savings

Company	Company Address	Last Scheduled Draft	Form Mail Date	Switched
				Y/N
				Y/N
				Y/N
				Y/N
				Y/N



# Automatic Payment Request

Billing Department

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

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

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

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

Re: This letter is to inform you that I have recently switched my bank accounts to Community First Bank & Trust. Please automatically debit my new checking account according to the instructions that follow:

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

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

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

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

My account number with you is: \_\_\_\_\_

The account I wish you to debit is:

- Checking
- Savings
- Money Market

Community First Bank Account Number: \_\_\_\_\_

Community First Bank Routing Number: 064108485

I authorize \_\_\_\_\_ (payee) to change my automatic payment information to debit my new account at Community First Bank & Trust as described above. This will remain in effect until I have submitted a written request to the above payee to terminate this automatic debit.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Automatic Closing Instructions

Congratulations! You are well on your way to making the simple switch to a better banking experience. At Community First, we are honored you chose us to become your financial partner and we will do our best to help you on your way to financial success. We are happy to help you in any way possible, so don't be afraid to ask questions. After banking with us, you'll wonder why you ever banked anywhere else!

Just a few more tips as you finalize your move to Community First. Check with your previous bank to make sure you have filled out all the proper documentation to close all of your accounts. Also, make sure you inquire about special fees or restrictions that may be applicable due to an account closing.

Once you have officially closed your accounts, it's a good idea to verify that all closed accounts have a zero balance.

Again, congratulations on making the move to a great bank. We are sure your new home at Community First Bank & Trust will reach beyond your expectations.



# Account Closing Request

To: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State Zip: \_\_\_\_\_  
Fax Number: \_\_\_\_\_

Re:  
This letter is to inform you that I have recently switched my bank accounts to Community First Bank & Trust. Please close my accounts to the instructions that follow:

Please close the following accounts:

Checking # _____	Account Owners _____
Checking # _____	Account Owners _____
Savings # _____	Account Owners _____
Savings # _____	Account Owners _____
Savings # _____	Account Owners _____
Money Market _____	Account Owners _____
Other Accounts _____	Account Owners _____

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

Requestor's Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State Zip: \_\_\_\_\_  
Daytime Phone Number \_\_\_\_\_

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



# Certificate of Deposits

Some people have certificate of deposits (CDs) as a form of savings. At Community First Bank & Trust, we offer competitive rates. We know you would prefer to keep your CD at another bank until it reaches maturity as to avoid any penalties; however, we have provided a simple worksheet for you to fill out to track your maturity dates. It's just a helpful tool that can serve as a reminder to check with your new bank, Community First, when it comes time to renew your CDs. You can even provide a copy of this to your Community First Account Representative and we will be glad to contact you to provide our most current rates as your CD comes up for renewal. It's our way of going above and beyond.

Bank	Amount	Rate	Maturity Date



# 401K or Brokerage Transfer

Did you know we can help you with your 401K or Brokerage Account? Community First Investment Services Group (ISG) can help you make the simple switch. You can talk to any one of our licensed representatives or call to make an appointment to discuss how we can help you handle your investment accounts. Our representatives are here to make the switch as easy as possible for you.

We have provided a worksheet for you to organize your account information. Simply fill this out and bring it with you to your investment appointment. It will serve as a great tool as you discuss your options with your representative.

## 401K

Employer Contact information:

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

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

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

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

Be sure to bring with you your most recent account statements.

## Brokerage Accounts

Be sure to bring with you your most recent account statements.

My appointment is with \_\_\_\_\_

Time: \_\_\_\_\_

Date: \_\_\_/\_\_\_/\_\_\_\_\_

Office Location: \_\_\_\_\_

*These products are not FDIC-insured. These products are subject to investment risks, including possible loss of the principal amount invested.*

# Loan Transfer

At Community First Bank & Trust, we have loan products available to fit whatever the need. Use this simple worksheet to list all your current loans and then talk with a Community First Loan Officer about how we can help you. Whether it is a home mortgage, a line of credit or even a commercial loan, we will do our best to provide you with the financial tools to make your dreams come true!

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.*

