

Make the Move to Metrum Community Credit Union

Big banks have the advantage of inertia. Moving your checking and savings accounts is not as simple as switching grocery stores. You'll have to maintain both your new and old accounts for a few weeks until everything switches over. That can be a little tricky, especially if you're living paycheck to paycheck. After you've found your new home at Metrum Community Credit Union, follow this simple sequence and use the organizer found on the back of this page. It should go smoothly and, in a few weeks, you'll be completely moved over.

- 1. Open your new Metrum Community Credit Union checking account.**

When your checking account is opened, be sure to order your VISA Debit/ATM Card for convenient access to your account.
- 2. Move your automatic deposits such as direct deposit to your new account**
 - a. Enclosed in this packet, letters are provided for you to send to the institutions that debit and credit your old account. These are generic forms; it will be possible that the institution in which you are making changes with may require the use of their own forms.
 - i. Switch Instructions for Direct Deposit and Payroll
 - ii. Switch Instructions for Automatic Deposits (other than payroll)
 - iii. Switch Instructions for Automatic Payments
- 3. Contact companies that direct-debit your account.**

Using your last bank statement, make a list of any businesses that you've authorized to directly debit your account. Use the letters provided to assist you.
- 4. Close your old account**
 - a. When all automatic transactions have been switched and all your outstanding checks and transactions have cleared, use the Switch Instructions for Account Closure to notify your old bank to close your account and send you a check for the balance. You may also want to check with the old bank to obtain their own procedures.

Warning: do not just withdraw the last dollar and assume the account will fade away on its own. Many financials will charge fees for having an empty or inactive account. Instead, follow the bank's procedure for closing out the account.

You can check your new MCCU account online to see when your automatic deposits and payments have switched. Remember, use the Organizer to keep track. If you have any questions during the process, just call us at **303-770-4468** and talk with one of our friendly Member Service Representatives.

Instructions for Direct Deposit and Payroll

Follow the steps below to have your payroll direct deposit moved from your old account to your new Metrum Community Credit Union account.

- 1. Complete the Change of Direct Deposit form included. Information you will need:**
 - a. The name and address of your employer.
 - b. Your Social Security number.
 - c. Your old account number and Routing Number.

- 2. Sign and deliver the form to the institution that makes deposits to your old account with a voided check from your new MCCU account.**

Direct Deposit or Payroll

Date: _____

To (Company): _____

Address: _____

City, State, Zip: _____

Re: Change of Direct Deposit

Dear Employer:

I am requesting to have my payroll direct deposit sent to Metrum Community Credit Union.

My personal information is as follows:

Name: _____

Social Security Number: _____

I currently have my direct deposit going to:

Financial Institution: _____

Account Number: _____

Routing Number: _____

Please change this to my new account with Metrum Community Credit Union as soon as possible:

Type of Account (Checking or Savings): _____

Account Number: _____

Routing Number: 302075555

Address: Metrum Community Credit Union

6980 S Holly Circle, Centennial, CO 80112

Phone: 303-770-4468

If you need additional information, please call me at: _____

Sincerely,

Signature (Enclosed: Voided check from my Metrum Community Credit Union account.)

Step 2ii: Switch Instructions for Automatic Deposits

Follow the steps below to move your automatic deposits to your new Metrum Community Credit Union account. If you need to move Social Security payments, **do not send a letter**. Changes may be made by calling the Social Security Administration at 1-800-772-1213.

- 3. Complete the Change of Automatic Deposit form included. Information you will need:**
 - a. The name and address of the institution that makes deposits to your old account.
 - b. Your Social Security number.
 - c. Your old account number and Routing Number.
 - d. Your new Metrum Community Credit Union account number and Routing Number. You can find these numbers on the bottom line of your check.

- 4. Sign and deliver the form to the institution that makes deposits to your old account with a voided check from your new MCCU account.**

Change of Automatic Deposit

Date: _____

To (Company): _____

Address: _____

City, State, Zip: _____

Re: Change of Automatic Deposit

Dear Sir or Madam:

I have recently changed banks and will need to have my automatic deposit switched immediately from my old account to my new account with Metrum Community Credit Union.

My personal information is as follows:

Name: _____

Social Security Number: _____

My Account Number with your Organization: _____

Deposit Amount (if applicable) : \$ _____

I currently have my automatic deposit going to:

Financial Institution: _____

Account Number: _____

Routing Number: _____

Please change this to my new account with Metrum Community Credit Union as soon as possible:

Type of Account (Checking or Savings): _____

Account Number: _____

Routing Number: 302075555 _____

If you need additional information, please call me at: _____

Sincerely,

Signature (Enclosed: Voided check from my Metrum Community Credit Union account.)

Step 2iii: Switch Instructions for Automatic Payment

Follow the steps below to change any automatic payments from your old account. You can refer to any recent account statements to see which companies are debiting from your account, but remember that some of your automatic payments may be made quarterly or annually

5. Complete the Change of Automatic Payment form included. Information you will need:

- a. The name and address of the company that charges your old account.
 - b. The billing account number (from a recent bill).
 - c. Your old account number and Routing Number.
 - d. Your new Metrum Community Credit Union account number and Routing Number. You can find these numbers on the bottom line of your check.
- 6. Sign and deliver the form to the institution that debits your old account with a voided check from your new MCCU account.** Repeat this process for each automatic payment.

Change of Automatic Payment

Date: _____

To (Company): _____

Address: _____

City, State, Zip: _____

Re: Change of Automatic Payment

Dear Sir or Madam:

I have recently changed banks and will need to have my automatic payment switched immediately from my old account to my new account with Metrum Community Credit Union.

My information is as follows:

Billing Account Number: _____

I currently have my automatic payment coming out of the following account:

Financial Institution: _____

Account Number: _____

Routing Number: _____

I would like this redirected to my new Metrum Community Credit Union account as soon as possible:

Type of Account (Checking or Savings): _____

Account Number: _____

Routing Number: 302075555 _____

If you need additional information, please call me at: _____

Sincerely,

Signature

Enclosed: Voided check from my Metrum Community Credit Union account.

Step 3: Switch Instructions for Account Closure

Follow the steps below to close your account with your current financial institution.

- 7. Complete the Account Closure Notification form included. Information you will need:**
 - a. The name and address of your current financial institution.
 - b. Your old account number and Routing Number.
 - c. Your new Metrum Community Credit Union account number and Routing Number. You can find these numbers on the bottom line of your check.

- 8. Sign and mail the form to your old financial institution.** If this is a joint account, the co-owner of the account will also need to sign the form.

Account Closure Notification

Date: _____

Financial Institution Name: _____

Attn: Customer Service Department

Address: _____

City, State, Zip: _____

Re: Request to Close Account

Dear Sir or Madam:

I have recently changed banks and would like you to close the account below immediately:

Account Number: _____

Name(s) on the Account:

Please forward all remaining funds to me at the following address:

Address: _____

City, State, Zip: _____

If you have any questions, please call me at: _____

Thank you.

Sincerely,

Signature

Joint Account Holder Signature