



## CHECKING SWITCH KIT – CHECKLIST

Once you have established your new NIHFCU Checking Account, this checklist will help you make a fast and hassle-free transition. Please visit any NIHFCU branch or contact us at 800.877.6440 for additional information.

### Get prepared / gather the important information you will need.

- Confirm the routing number and your account number(s) from your other financial institution.
- Review your statements and make note of all your automatic payments. **This may include:**

- Auto insurance	- Credit cards	- Long term care insurance
- Auto Loan	- Health club/gym	- Mortgage
- Cable TV	- Health insurance	- Phone
- Cell phone	- Internet provider	- Tax obligations
- Charitable donations	- Investments	- Water/sewage
	- Life insurance	- Utility companies

- Review your statements and balance your current checking account(s) to make sure you have sufficient funds to cover outstanding and pending transactions. **This may include:**

- Automatic payments/withdrawals	- Scheduled electronic bill payments
- Outstanding checks	- Debit card & pending transactions

### Switch your direct deposit to your NIHFCU checking account

- Obtain proper procedures to authorize your various income sources to move your direct deposit(s) from your current to your new NIHFCU checking account.
  - You will need NIHFCU’s routing number **(255076944)** and your NIHFCU account number
- Confirm the effective date of the initial Direct Deposit(s) into your NIHFCU Account with your Human Resource or other offices before initiating Automatic Payments/Withdrawals to us.
- You may complete **NIHFCU’s Direct Deposit Change Form** (available on our website) to send a written notice to each direct deposit source. Please complete this form in its entirety as incomplete forms may result in a delay in processing your request.
  - Government Employees – Direct Deposit Standard Form 1199A is available on our website
- Income sources may include

- Employer payroll	- Social Security
- Government payments	- Retirement/Pensions
- Investment dividends	- Transfers from other financial institutions

## Switch your automatic payments/withdrawals to your NIHFCU checking account

- Notify each company that automatically take payments from your checking account to:

- **STOP** making payments from your current account and,
- **START** making payments from your new NIHFCU account

You will need NIHFCU's routing number **(255076944)** and your NIHFCU account number

- You may complete **NIHFCU's Automatic Payment/Withdrawal Authorization form** to send a written notice to each company alerting them to this change. Please complete this form in its entirety as incomplete forms may result in a delay in processing your request.
  - See the Automatic Payments/Withdrawals examples on page 1

Free Online & Mobile Banking 24-hours a day, 7 days a week

As an alternative to automatic payments/withdrawals and check writing, consider NIHFCU's **free** and **secure** Online Banking and Mobile Banking.

- Check balances and transactions instantly
- Pay & manage bills on-the-go
- Go paperless with e-statements
- Transfer funds between your accounts at any time

- Create email and text account alerts
- Deposit checks using your mobile device camera
- Download our free mobile apps for additional account convenience

## Close your existing checking account

- Once the following items have been confirmed, it is safe to close your checking account from your previous institution:
  - All outstanding checks and transactions have cleared your current checking account
  - All automatic payments have been successfully switched to the NIHFCU
  - Your Direct Deposit (income sources) are being processed through your NIHFCU Checking Account
  - Bill pay has been closed at your old institution and has been opened with the NIHFCU
- You may use **NIHFCU's Notice of Account Closure Form** and provide to your old financial institution. Please complete this form in its entirety as incomplete forms may result in a delay in processing your request.
- Shred and discard unused checks, deposit slips and ATM and/or debit cards from current old account