

Hassle-Free Switch Kit

It's as easy as 1, 2, 3.

Switching banks doesn't have to be difficult. We've helped lots of customers make the switch and we can help you, too.

Just stop by The Muncy Bank and Trust Company or give us a call. Our friendly Personal Financial Representatives will open your new account and help walk you through the three easy steps of switching to our service.



Step 1

Get Started

- Open your account** at any of our four convenient branch locations.
- Write down your account number** and our bank routing number in the space provided - you'll need them later.
- You're ready to go** - start making deposits to your new account.



Step 2

Move transactions to your new account

- Destroy checks, ATM/debit cards and deposit slips** from your old bank.
- Let outstanding checks or automatic withdrawals clear;** leave enough money in your old account to cover them. This process might take a few weeks or more.
- Tell your employer to change your direct deposit** to our Financial Institution (you can use the enclosed form letter and we can help you fill it out). Remember to give them one of your new deposit slips or a voided check.
- Contact anyone other than your employer who makes deposits to your account** to find out how to request the change. This could include retirement, pension, Social Security or other payments. They may require you to use a special form, or you may be able to use the enclosed "change payroll direct deposit" letter.
- Tell anyone who makes automatic withdrawals from your account that**

you have switched (there's also a letter for this and we can help you with it, too); they'll need one of your new deposit slips or a voided check. These are transactions that go through a banking system called the Automated Clearing House, or ACH.

- Cancel automated payment services**, such as bill-paying by phone or PC, by contacting your old bank. We can help you get set up on our automated plan.
- Switch charges automatically billed to your old debit card** by contacting the company that receives the payment and telling them to charge your new account instead. They'll need your card number and expiration date.



Step 3

Close your old account

- Ask your old bank to close your account and send you a check for the balance;** make sure all outstanding transactions on your old account have cleared (we've provided a letter for this, too).

Change Payroll Direct Deposit



Date

Employer/Depositor's Name

Address

City, State, Zip

To Whom It May Concern:

You are currently depositing **my entire paycheck / part of my paycheck** (circle one) to the following account:

Old Bank: _____
Bank Routing Number: _____
Account Number: _____

Please stop making deposits to that account and instead make the same deposits to:

New Bank: The Muncy Bank and Trust Company
Bank Routing Number: _____
Account Number: _____

If you have any questions about this request, please contact me during the **day/evening** (circle one) at (_____) _____ (phone).

Thank you.

Sincerely,

Signature

Name (Please Print)

Address

City, State, Zip

Other Information Your Employer May Need
(SSN, Employee ID #, etc.)

Change Automatic Withdrawal



Date

Name of Company That Makes Automatic Withdrawals

Address

City, State, Zip

To Whom It May Concern:

You are currently withdrawing _____ (amount) for my _____ (what payment is for), _____ (account or other identifying number), on _____ (when) from the following account:

Old Bank: _____
Bank Routing Number: _____
Account Number: _____

Please stop making withdrawals from that account and instead make them from:

New Bank: The Muncy Bank and Trust Company
Bank Routing Number: _____
Account Number: _____

If you have any questions about this request, please contact me during the **day/evening** (circle one) at (_____) _____ (phone).

Thank you.

Sincerely,

Signature

Name (Please Print)

Address

City, State, Zip

Close Account



Date

Bank's Name

Address

City, State, Zip

To Whom It May Concern:

Please close my account # _____, and send a check for the remaining balance to me at the address below.

If you have any questions about this request, please contact me during the **day/evening** (circle one) at (570)-_____ .

Thank you.

Sincerely,

Signature

Co-Signer Signature

Name (Please Print)

Co-Signer Name (Please Print)

Address

City, State, Zip