

Midwest BankCentre Switch Kit

introduction

Everything you need to easily change banks.

Changing banks can seem like an almost insurmountable task: moving your direct deposit, changing your direct debit items, setting up new bill pay accounts. That's why Midwest BankCentre has designed this Switch Kit to make changing banks as simple as possible. We've provided a Changing Banks Checklist and a Direct Deposit/Auto-Payment Checklist to make this process even easier! Make the switch to a local, community bank today.

Only three forms: It's really easy!

Changing your direct deposit? No problem. Changing automatic payments for your mortgage, insurance payments, etc.? No problem. Our Switch Kit includes easy-to-complete forms that help you switch your auto-payments and direct deposits. We'll even help you complete paperwork and mail it in.

First: Open the Midwest BankCentre checking account that fits your needs.

Visit any Midwest BankCentre location to open a checking account and request your debit card. During your visit, we'll work with you to complete the necessary forms. We can even schedule a subsequent visit to the bank to help you set up your online banking account.

Second: Change/set up your direct deposits.

We'll work with you to complete the necessary paperwork to switch or start your direct deposit transactions. If you receive direct deposits from a government agency, we'll call and request the change the very day you're in the bank to open the account. Just complete the Direct Deposit Change Request Form.

Third: Change any automatic debit payments.

Provide us with a copy of your last bank statement, and we'll decipher the text to identify the direct payment transactions. Then, we'll work with you to complete an Auto-Payment Authorization Form for each company that debits your account, alerting them to the change and asking them to re-direct the debit to your new account. Depending on your comfort and balances, it may be best to stop all direct debits first and then restart them at a later time at Midwest BankCentre. This will ensure you avoid having a negative balance in your old account. If you would like to use Online Bill Pay, we'll work with you to set up this easy-to-use service.

Fourth: Close your old account.

Once all your deposits and auto-payments are switched to Midwest BankCentre, you're ready to close the old account. Just complete the Account Closing Authorization Form and mail it to your previous bank.

Remember, our friendly team members are ready to assist you in the completion of any of these forms. However, if you prefer to complete the paperwork in the privacy of your own home, feel free to do so. Just complete the necessary forms and mail!



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Midwest BankCentre Switch Kit

changing banks checklist

When you use the Midwest BankCentre Switch Kit, changing banks is easy. This handy checklist will help you track your progress. Simply check the box next to the items you've completed:

- Open your new Midwest BankCentre checking and/or savings account and make your initial deposit.
- Sign up for Net Teller and Online Bill Pay so that you can control when you pay your bills through your new Midwest BankCentre checking account.
- Make certain enough funds are available in your "old" account (at your previous financial institution) to cover any automatic payments that may have not yet been transferred and to also cover any checks that may not have cleared that account.
- Send written notice to your direct deposit vendors (payroll, Social Security, etc.) alerting them to send direct deposits to your new Midwest BankCentre account. Be sure to use the Midwest BankCentre Direct Deposit Authorization form to assist in this process.
- Send written notice to the vendors who directly debit your account for payments (utilities, insurance, etc.) alerting them that you have closed your "old" account. Use the Midwest BankCentre Auto-Payment Change Request form to assist in this process.
- Confirm all direct debits have stopped on the "old" account.
- Confirm all checks have cleared the "old" account.
- Send written notice to your previous financial institution to close the old account. Use the Account Closing Authorization form.
- Set up your payees in Bill Pay and create a payment schedule that works best for you! Use our Midwest BankCentre Payee Checklist to ensure you don't miss a payment.



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direct deposit/auto payment checklist

To ensure you've changed all your direct deposits and auto-payments, fill out this checklist before completing the other forms included in the Switch Kit. You'll see just how easy it is to switch to Midwest BankCentre!

Deposits	Company Name/Address	Account Number	Phone (optional)	MBC use only
Payroll				
Pension				
Social Security				
Other				
Other				
Other				
Auto Payments	Company Name/Address	Account Number	Phone (optional)	MBC use only
Mortgage				
Car				
Car				
Insurance				
Insurance				
Telephone				
Cell Phone				
Electricity				
Gas				
Water				
Other				
Other				
Other				
Other				

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direct deposit change request form

Change New

Company Information

Name:	Date:
Address:	
City, State, Zip	Telephone:

Individual Information (Employee/recipient of direct deposit)

Name:	Date:
Address:	
City, State, Zip	Telephone:

I have closed my:

Checking Account # _____ Savings Account # _____

at _____, located at _____.
(name of previous financial institution) (address)

I hereby authorize the transfer of my direct deposit to my new bank, Midwest BankCentre, and submit this letter as written notification.

Please begin sending the deposit(s) directly to:

Midwest BankCentre
2191 Lemay Ferry Road
St. Louis, MO 63125
ABA/Routing Number: 081000676

Deposit instructions:

Please deposit entire amount into checking account # _____.

Please deposit \$ _____ into savings account # _____ and the remainder to checking account # _____.

I authorize:

- Above listed entity to initiate deposit of my funds to my Midwest BankCentre account(s).
- Midwest BankCentre to credit entries to my account(s).
- This notice to remain in effect until I send written notice of change or cancellation.

Signature

Date

Print Name



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auto-payment authorization

Auto-Payment Authorization

Change New

Complete a separate form for each automatic payment. You may photocopy this form.

Customer Information:

Name:	Date:
Address:	
City, State, Zip	Telephone:

Vendor/Payee Information: (complete as much as possible):

Vendor Name:	Your Account Number with this vendor:
Address:	
City, State, Zip	Telephone:

New Bank Information:

Midwest BankCentre
2191 Lemay Ferry Road
St. Louis, MO 63125
ABA/Routing #: 081000676

New Account Number: _____ Checking Savings

Effective immediately, I/we authorize the above referenced Vendor/Payee and Midwest BankCentre to initiate entries to my checking/savings account. This authorization will remain in effect until I notify the referenced vendor in writing to cancel this request in a reasonable amount of time to act.

Signature: _____

Second Signature, if applicable: _____

Include a voided check or deposit ticket with this form when sending to vendor/payee.



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account closing authorization form

TO: Current Financial Institution

From: Customer Information

Name:	Date:
Address:	
City, State, Zip	Telephone:
Accounts (list account numbers and select the account type – checking, savings, etc.)	
Account #: _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Other
Account #: _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Other
Account #: _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Other

I/we hereby authorize the closure of the above listed account(s). Please mail any funds remaining in these accounts to:

- Me, at the above address
- Midwest BankCentre
2191 Lemay Ferry Road
St. Louis, MO 63125

Midwest BankCentre account number to be credited: _____
(Please reference my Midwest BankCentre account number on the check.)

- If applicable, please discontinue my Bill Pay service
- If applicable, please cancel my debit card and/or ATM card

Primary account holder signature: _____

Joint account holder name: _____

Joint account holder signature: _____

Note: prior to sending this Account Closing Authorization Form, please review your Midwest BankCentre statement to ensure all your automatic payments and direct deposits have been switched to your new Midwest BankCentre account.



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additional copies

Please feel free to make additional copies of all necessary forms. While we recommend using Online Bill Pay in place of auto-debits, we have included the Auto-Payment Change Request form for your convenience.

If you have any questions about these forms, please contact your Complete Banker or contact our Customer Service Specialists at 314/631-5500.



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