

make the switch to



First Midwest Bank

**it's easier
than you think!**

checking account conveniences

Your new First Midwest checking account includes conveniences like . . .

- Unlimited check writing privilege
- Free online banking at firstmidwest.com
- Free First Midwest MasterCard® Banking Card
- Free 24/7 automated telephone banking
- Combined statements
- Free starter checks

. . . and even more depending on your choice of accounts!

- Home Equity Lines of Credit¹ - Access the equity in your home conveniently with our EquiflexSM MasterCard® card
- Ready Cash Overdraft Protection¹ - Covers you during those times of challenging cash flow

we can help

We can assist you with everything you need to make the switch to First Midwest . . .

- Open your new account
- Close and move accounts from other institutions
- Set-up direct deposits from your employer
- Arrange for electronic funds transfer of Social Security and pension benefits
- Set-up automatic payment for many of your bills, like phone, electric, gas, cable, cellular and many others

let's get started

We can open your new First Midwest checking account at the branch, online at firstmidwest.com, or by phone at 800-241-1749. Here's what we need . . .

- Select an account that best fits your needs
- Get your account holder/s personal information
- Collect initial deposit² (if transferring funds from another institution, follow instructions in the next section)
Credit and debit cards are accepted for account opening initial deposits at our website - firstmidwest.com

Close existing accounts and/or transfer funds from another institution into your new First Midwest checking account. All we need to do is . . .

- Fill out an Account Closing Form

Set-up new Direct Deposits or redirect existing ones to your new First Midwest checking account.

Just a few simple forms . . .

- Fill out a Direct Deposit Enrollment Form on www.godirect.gov
- Fill out a Direct Deposit Change Authorization (only required if moving from another financial institution)
- Fill out a Direct Deposit Authorization Letter and submit it to your employer

¹Subject to credit approval.

²A \$100 minimum balance is required to open a checking. Fees may reduce earnings on account.

Arrange for electronic funds transfer of Social Security and pension benefits. This one's just as easy. . .

- With your SS# and your new checking account number we can call the Social Security office at 1-800-772-1213. A Social Security representative can start your new direct deposit. The Social Security Office recommends that you wait until deposits are going to your new bank, savings and loan or credit union before you close your old account. When you sign up for direct deposit, you can expect your benefit to be deposited to your account within 30 to 60 days. The Social Security Office will send you a letter telling you when to expect your benefit to be in your bank account. For additional information visit their website at www.ssa.gov and select "Checks and Payments" from the "Questions About" drop down box near the top of the page.
- Additional Social Security related information:
 - Treasury Department Form, SF-1199a, used for Direct Deposit www.ssa.gov/deposit/1199a.pdf
 - Social Security Office Locator www.ssa.gov/locator

Set-up automatic payment for many of your bills. We can help you with this too . . .

- Fill out an Automatic Payment Form (A separate form will be required for each Automatic Payment desired)
- Additional information for common Automatic Payment payees:

Cellular	Phone	Web
AT&T/Cingular	800.888.7600	cingular.com
	800.331.0500	
Cellular One of East Central Illinois	800.934.3996	cellular1.net
Cellular One - Indiana		cellularone.com
Nextel/Sprint	800.639.6111	sprint.com
	888.211.4727	
US Cellular	888.944.9400	uscellular.com
Verizon	800.922.0204	verizon.com
Telephone	Phone	Web
AT&T/SBC Illinois	800.244.4444	sbc.com or att.com
AT&T/SBC Indiana	888.204.6057	connectmyphone.com
Gallatin River Communications	309.343.1115	
Qwest	800.244.1111	qwest.com
Sprint - IL & IN	800.SPRINT1	sprint.com
Verizon - IL & IN	800.483.3000	verizonwireless.com
Cable	Phone	Web
Comcast - IL & IN	800.COMCAST	comcast.com
Direct TV	800.494.4388	directv.com
Dish Network	888.284.7116	dishnetwork.com
Insight Communications	309.342.2161	insight-com.com
Mediacom	800.824.6047	mediacomcc.com
	866.800.2000	
RCN	800.746.4726	rcn.com

Internet Providers**Phone****Web**

AOL	800.249.1984	aol.com
AT&T	800.288.2020	att.com
Earthlink	800.327.8454	earthlink.com
NetZero	888.349.0029	netzero.net
MSN	800.386.5550	msn.com
SBC/Yahoo	877.722.3755	sbc.com

Electric**Phone****Web**

Ameren CIPS	888.789.2477	ameren.com
Ameren IP	800.755.5000	ameren.com
ComEd	800.334.7661	comedservice.com
Eastern Illinois Cooperative	800.824.5102	eiec.org
Midamerican Energy	888.427.5632	midamerican.com
NIPSCO	800.4NIPSCO	nipsco.com

Gas**Phone****Web**

NICOR	888.642.6748	nicor.com
NIPSCO	800.4NIPSCO	nipsco.com
People's Energy	866.556.6004	peoplesenergy.com

Water**Phone****Web**

Indiana American Water	800.492.8373	amwater.com
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We're glad we could assist you in setting up all of your banking services today. And, we are especially happy to have you as one of our customers. If there are any pieces of information that still need to be acquired, your First Midwest Personal Banker will be happy to follow-up with you to complete any unfinished business. If you ever need anything related to your account or any other of the comprehensive financial services offered by First Midwest, please give us a call. We're here to serve all of your personal financial needs and make your banking relationship as fulfilling as possible. Please refer to our Retail Account Agreement, available at any First Midwest branch, for additional information pertaining to your account.



Please go to www.godirect.gov to enroll in Direct Deposit.



First Midwest Bank

Direct Deposit Authorization Letter

First Midwest Bank

employer

address

Payroll Department,

_____, an employee of _____, has recently established an account relationship with First Midwest Bank. This individual has chosen to establish an agreement to authorize direct deposit of his/her payroll check. Please accept this letter as authorization to initiate the direct deposit process. I have included the following information below to help you complete this request.

Bank Information

First Midwest Bank

Account # _____

address

Account type ☐ Checking ☐ Savings

ABA Routing # _____

A voided blank check or deposit slip for the account of which individual is requesting direct deposit is attached.

Employee Authorization

I hereby authorize _____, to direct deposit my paycheck to the bank listed above. This includes initiating credit entries and, if necessary, debit entries and adjustments for credit entries made in error to my account. This authorization remains in force until my employer receives written notification from me terminating this agreement. Upon termination of this agreement, I realize it may take two pay periods to discontinue the direct deposit.

employee signature

date

Should you need any further information, please feel free to contact me at _____
personal banker telephone

Sincerely,

name

title



First Midwest Bank

Account Closing Letter

First Midwest Bank

financial institution

address

To whom it may concern,

_____, an account holder at your institution, will be closing his/her account/s. Please make arrangements to forward the balances of the below listed accounts via check or wire transfer to:

Account numbers	Account type

Bank Information

First Midwest Bank

address

Account # _____

Account type ☐ Checking ☐ Savings

ABA Routing # _____

Customer Authorization

I hereby authorize _____, to close the above listed accounts and transfer all balances to First Midwest Bank at the location listed above.

customer signature

date

Should you need any further information, please feel free to contact me at _____
personal banker telephone

Sincerely,

name

title



First Midwest Bank

Automatic Payment Change Letter

First Midwest Bank

employer

address

To whom it may concern,

_____, has closed their account at the following financial institution.

Closed Account Bank Information

financial institution

Account # _____

address

Account type ☐ Checking ☐ Savings

ABA Routing # _____

name on account

social security #

Customer Authorization

I hereby authorize automatic payment from my new account at First Midwest Bank (information listed below).

customer signature

date

New Account Bank Information

financial institution

Account # _____

address

Account type ☐ Checking ☐ Savings

ABA Routing # _____

name on account

social security #

Should you need any further information, please feel free to contact me at _____
personal banker telephone

Sincerely,

name

title