

Switch

We make it EASY – 1,2,3 simple steps. This switch kit has everything you need to switch your checking accounts to Dedham Savings!

1. OPEN YOUR NEW DEDHAM SAVINGS FREE* CHECKING FOR LIFE ACCOUNT

Dedham Savings has an account that's just right for you!

Open your new account in one of the following ways - Your Choice

- Stop by any one of our convenient locations
- Save time by opening your account online at www.dedhamsavings.com

Whichever way you choose, one of our **Switch Specialists** will be available to assist you through this **EASY** process. Your **Switch Specialist** will -

1. Enroll you in our online banking solution, Your Link, and order your Debit MasterCard™ and while we are at it we'll enroll your phone in Dedhamobile.
2. Set up your first five payees in our automated Bill Pay solution.
3. Explain your overdraft choices and help you decide which option is best for you.

To make the transition **EASY**, use our Switch Organizer to gather the information you need.

2. CHANGE YOUR DIRECT DEPOSITS

Complete our Direct Deposit Authorization Form and give it to your employer, the Social Security Administration and/or your retirement plan provider. You may be able to provide your employer with new account information online. To make things **EASY**, we have also provided a list of phone numbers for government agencies if you prefer to contact them by phone.

3. CHANGE YOUR AUTOMATIC WITHDRAWALS

Many companies and service providers allow you to make these changes online. If not, our Automatic Withdrawal Switch Form makes this **EASY**. Refer to your Switch Organizer to ensure that you have included all of your current automatic debits. If any of your providers currently use your debit card number for automatic debits, remember to provide your new card number once it arrives.

CONGRATULATIONS, IT'S TIME TO CLOSE YOUR OLD ACCOUNT

Simply verify that all of your checks have cleared and all direct deposits and automatic debits have successfully been transferred to your new account. Let your former bank know that you wish to close your account. Our Account Closing Request Form makes this **EASY**.

Dedham Savings

your bank

dedhamsavings.com

**Free of monthly service and maintenance charges. Overdrafts of \$25 per item may apply. All other bank fees may apply.*

DEDHAM INSTITUTION FOR SAVINGS since 1831
Member FDIC / Member DIF  Equal Housing Lender | Member of the SUM™ Program
DEDHAM • NEEDHAM • NORWOOD • SHARON • WALPOLE • WESTWOOD
(800) 462-1190

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in three different ways:

- We have a standard overdraft service called Overdraft Privilege which may be added to your account.
- We also offer other overdraft protection services such as:
 - Linked Transfer Service from your savings account
 - Line-of-Credit overdraft protection (CheckProtec) that you may apply for

These alternatives may be less expensive than our standard overdraft service. To learn more, please ask us about these options. This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH transactions

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions (all)
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Dedham Savings pays my overdraft?

Our standard overdraft fee practices:

- We will charge you a fee of \$25.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account, however, Dedham Savings will only charge you a limit of \$100.00 in total daily Overdraft fees.

What if I want Dedham Savings to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions

- You may complete this form and fax it to us directly at 781-320-4800
- Complete the form below and present it at a branch or mail it in the postage paid envelope provided for your convenience
- Contact our Deposit Support department toll free at 1-800-462-1190 or 781-329-6700

I want Dedham Savings to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____

Account Number: _____ Date: _____

To revoke your consent (Opt-out), or for more information about alternatives we offer for covering overdrafts, please contact us at 1-800-462-1190 or 781-329-6700.

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EASY SWITCH ORGANIZER

My New Account Information

Routing # 211371722

Account Number: _____

Use this EASY reference sheet to gather the information needed to switch your account.

Bill Payments

Company Name	Account Number	Address	Phone Number	Amount

Direct Deposits

Payment Type	Company	Address	Phone Number
Employee Payroll			
Pensions/Retirement Plans			
Social Security			
Investment Incomes			
Other			

Automatic Withdrawals

These may include:

Mortgage/Rent	Electric	Auto Loan/Insurance	Investments
Credit Cards	Water	Internet	IRA/Retirement
Gas/Oil	Cable/TV	Telephone	Charity

Helpful Resources

Social Security Admin.
800-772-1213
www.ssa.gov

State Retirement Board
800-392-6014 (MA only)

Helpful Hints:

- Note that some companies or organizations, like the Social Security Administration may require a special form.
- Automatic withdrawals should take effect within two withdrawal periods. Keep your old account open until all automatic deductions have been switched to your new account. If you don't see the change by this time, please contact the company.
- Direct deposits should take effect within two to three deposit periods. Keep your former account open until all direct deposits have been switched.

DIRECT DEPOSIT AUTHORIZATION SWITCH FORM

Complete this form to request direct deposit into your new Dedham Savings account.

COMPANY INFORMATION

Company Name _____ Phone Number _____

Company Address _____ City _____ State _____ ZIP _____

ACCOUNT INFORMATION

Bank: **Dedham Savings** Bank Routing Number: **211371722** Account Number: _____

Account Type: Checking Savings Money Market

Name on Account: _____

PERSONAL INFORMATION

First Name _____ M.I. _____ Last Name _____

Address _____ City _____ State _____ ZIP _____

Email _____ Daytime Phone Number _____

Signature _____ Date _____

Staple this form to a voided check or deposit ticket from your new Dedham Savings account.
For Social Security benefits, call 800.772.1213.

AUTOMATIC WITHDRAWAL SWITCH FORM

To Whom It May Concern:

I have recently opened a new account with Dedham Savings and need to update my automatic withdrawal information. Please begin withdrawing my payment from my new Dedham Savings bank account.

COMPANY INFORMATION

Company Name

Phone Number

Company Address

City

State

ZIP

ACCOUNT INFORMATION

Bank: **Dedham Savings**

Bank Routing Number: **211371722**

Account Number: _____

Account Type: Checking

Savings

Money Market

Name on Account: _____

PERSONAL INFORMATION

First Name

M.I.

Last Name

Address

City

State

ZIP

Email

Daytime Phone Number

Signature

Date

Staple this form to a voided check or deposit ticket from your new Dedham Savings account.

ACCOUNT CLOSING REQUEST FORM

This notice serves as a request and authorization to close my account effective immediately as designated below.

Signature: _____ Date: _____

ACCOUNT INFORMATION

Bank Name: _____

Account Type: Checking Savings Money Market

Account Number: _____

SEND CHECK TO:

First Name M.I. Last Name

Address City State ZIP

Daytime Phone Number