



SWITCH KIT

Our Share Draft Checking Account is your alternative to the high fees and services charges imposed by other financial institutions. You'll appreciate the savings and convenience! To begin enjoying the benefits Switch Now to Free Checking!

WE'VE MADE SWITCHING EASY.

United Financial Services Federal Credit Union (UFSFCU) has taken the hassle out of switching. The steps listed below will guide you through the process of opening your account, changing your direct deposits and automatic payments, even closing your old account. You're just five steps away from becoming a valued Credit Union member. Excited? So are we.

Step 1 - Apply for a UFSFCU checking account

If you already have a UFSFCU Checking Account, proceed to step 2. If you do not have a UFSFCU Checking Account, check out the Free Checking benefits on our website and apply today! You may apply for a checking account by visiting our office; apply online, or by phone at 800.796.5000 or 908-322-2600 ext. 13 or 20. A checking account can be opened with a deposit of only \$0.01.

All approved applications are subject to membership eligibility. A \$25 deposit is required to open a membership account. This \$25.00 deposit buys you a "share" in the Credit Union and establishes a Savings Account - it's not a membership fee. As long as you maintain a \$25.00 balance, you will be a UFSFCU Member for life and eligible for all its associated benefits - no matter where you live or work!

Step 2 - Stop using your former checking account

- Be sure to leave sufficient funds in your former account to cover all outstanding checks and automatic payments.
- Dispose of your old checks and any debit or credit cards associated with that account.

Step 3 - Change your direct deposits

- Arrange to transfer direct deposits to your new checking account.
- You may use our *Direct Deposit/Payroll Deduction Authorization Form (attached)* — take this form to your employer for direct deposit into your new UFSFCU account.
- If you receive Social Security payments, call 800.772.1213 to make the switch.
- The Credit Union's routing number (221278734) and your account number can be found on your checks. The routing and transit number is the first 9 digits surrounded by ⑆:

This is followed by your account number ending in ⑆'

The check number is the final digits, which should match the number in the upper right hand corner of the check.

Step 4 - Change your automatic payments

- Complete the *Switch Kit Checklist (attached)* for all of your automatic payments and arrange to transfer any automatic payments to your new checking account.
- Keep track of your progress. Sign up for free Internet banking and you can view your accounts 24 X 7. All you need is your credit union account number and CALL 24 PIN. Click on Home Banking from the Credit Union's home page and then click on "Register Now". You may follow up with each biller using the toll-free number on your bill two weeks after sending the form.

Step 5 - Close your former account

- Allow all outstanding checks and automatic payments to clear and balance your former account.
- Transfer remaining funds out of your account and close the account.



Direct Deposit/Payroll Deduction Authorization

Instructions: Complete the areas indicated on this form and then deliver this form to your payroll department or applicable government agency to authorize direct deposit/payroll deduction.

Employer/Agency Name: _____

Starting _____, I hereby authorize you to deduct the amount below from my wages each pay period and to remit the same to United Financial Services Federal Credit Union. Please continue to deduct this amount each pay period until further notification from me.

Deposit Amount (check one): ☐ Net Pay ☐ Flat Dollar Amount
\$ _____

Member's Credit Union Account No: _____

Account Type (check one): ☐ Checking ☐ Savings

Member Name: _____ SS#: _____ - _____ - _____

Member Signature: _____ Date: _____

United Financial Services Federal Credit Union

320 Park Avenue, Scotch Plains, NJ 07076 Tel: 908-322-2600 Fax: 908-322-2608

Routing & Transit Number: 2212-7873-4

SWITCH KIT CHECKLIST

Thank you for opening a United Financial Services FCU (UFSFCU) checking account. You can switch your direct deposits and automatic payments to your new account. Use this checklist to keep track of your progress.

Your UFSFCU Checking Account Information:

Account Number: _____ Routing & Transit No. (ABA): 221278734

Switch your Direct Deposits / Automatic Payments to your new UFSFCU Checking Account.

- Determine the companies that automatically deposit into / withdrawal from your previous checking account.
- Notify those companies of your new checking account information. Notification can usually be handled via phone, company website or mail.
- This is also a great time to set up new Direct Deposit and Automatic Payments.

Direct Deposit / Automatic Payment Checklist

	COMPANY NAME	PHONE	ACCOUNT NO.	NOTES	SWITCHED
Direct Deposits					
Employer					
Employer					
Retirement/Pension					
Social Security Admin					
Automatic Payments					
Auto Insurance					
Brokerage Account					
Cable/Satellite					
Cell Phone					
Credit Card					
Electric					
Gas					
Gym Membership					
Life Insurance					
Loan					
Mortgage					
Trash					
Water/Sewar					

☐ **Close your old checking account.**

Be sure to keep your old checking account active with sufficient funds to cover any outstanding transactions, checks and automatic payments. Once all items have cleared, contact your old financial institution and request that they close your account and send you the remaining balance.

☐ **Destroy your old checks and ATM/debit card(s).**

Shred your checks and cut up your card (s). Or you can bring your old checks and ATM/debit card(s) to the Credit Union and we will destroy them securely for you.

Keep track of your progress by signing up for free Internet banking at www.ufsfcu.org. You can view your real time account history 24 hours per day, seven days per week. If you need assistance or have any questions about switching, please UFSFCU at 908-322-2600 ext. 20.