



OPEN NEW ACCOUNTS
WITH HNCU
CLOSE OLD ACCOUNTS
WITH OTHER BANKS
EASY NO WORRIES
NO CONFUSION

Open new accounts

Your first step is to open your new Savings Account with HNCU. Once this account is in place, you have access to all of our benefits and other accounts, including HNCU FREE Checking with direct deposit and low-cost loans*.

*All loans subject to an evaluation of each applicant's credit.

Close old accounts

Be sure to leave your old accounts active long enough to allow outstanding checks and automatic withdrawals to clear. Leave enough money in place to cover these transactions. This process may take several weeks. Once you're sure that the old accounts are inactive, you can ask your previous institution to send you the balance from that account. Then you can destroy your old checks, ATM/debit cards and deposit slips.

Switch automatic transactions

Use the SwitchKit forms in the following pages to help you contact the companies and financial institutions which handle your automatic deposits and withdrawals. We'll be happy to help you with any of these forms.



account closure notification

financial institution of closed account **today's date**

address

city, state, zip

To Whom It May Concern We request the closure of the following account(s):

account number **type of account**

account number **type of account**

Send remaining balance(s) in the form of a check to:

address

city, state, zip

name **co-signer's name**

signature **date**

co-signer's signature **date**



Print, Complete and **Fax or Mail** this form to your previous financial institution to notify them that you are closing your account.

automatic withdrawal request

individual or company (recipient of withdrawals)

today's date

address

city, state, zip

To Whom It May Concern Concerning your current withdrawal:

amount

frequency weekly, monthly day, etc.

account number

name

Please update the origin of payment to this new account:

name

address

city, state, zip

phone number

HORIZONS NORTH CREDIT UNION

302 075 982

financial institution

routing number

account number

frequency/date

signature

date



Print, Complete and **Fax or Mail** this form to entities who automatically withdraw funds from accounts you are closing.

payroll direct deposit request

employer or depositor's name

today's date

address

city, state, zip

To Whom It May Concern You are currently depositing all or part of my paycheck to the following account:

old financial institution

routing number

account number

Please begin depositing payments to this new account:

HORIZONS NORTH CREDIT UNION

302 075 982

financial insitution

routing number

account number

Sincerely, _____

name

address

city, state, zip

signature

date



Print, Complete and **Fax or Mail** this form to entities who automatically deposit funds into your accounts. (typically paychecks)

CHECKLISTS

It's important to update banking information with your utilities, services, government and employment. Here's a list of the most common ones:

Direct Deposit

- Your employer's human resources department
- The company handling your retirement or pensions
- Social Security Administration

Anyone who makes automatic withdrawals from your account:

- Mortgage company
- Homeowner's insurance
- Auto insurance
- Life insurance
- _____
- _____

Anyone who makes automatic charges to your old debit or credit cards:

- Utility companies
- Telephone company
- Cable company
- _____
- _____

NEED HELP?
Stop by our branch or
call us at 303.451.1146





Congratulations, on becoming a member of HNCU!
We look forward to banking with you!

BETTER
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BEGINS WITH
MEMBERSHIP

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