

EASY SWITCH KIT

It's our privilege to serve you, and we want your transition to Heritage Bank & Trust to be as smooth and effortless as possible.

Therefore, we are providing you with this EASY SWITCH KIT to help you close your old accounts at your prior bank and transfer your funds to your new Heritage Bank & Trust accounts.

1. Simply open your new Heritage account either online or at one of our convenient locations.
2. You will want to transfer funds to your new account at Heritage. This can be done by writing a check from your old account and depositing it into your new Heritage account; or you may transfer funds online ... whatever is easiest for you.
3. You will need to be sure that you leave enough money in your old account to cover any outstanding checks, automatic draft payments, account fees, or other debits which may still need to clear your old account. This is very important as you do not want to risk having insufficient funds in your prior account.

We have forms to make the switch and do this for you, or you may use these forms to do this on your own. Simply fill out your information and account numbers, and sign the forms. We will do the rest! Whatever works best for you, this transition takes three easy steps:

- Change your direct deposits (credits) and your automatic drafts/automatic payments (debits) from your old accounts to your new account at Heritage. Included in this kit are letters you may want to use for the change of these deposits and drafts/payments.
 - These changes will include any payments which are directly deposited to your account during the month (payroll checks from your employer, government or pension payments; dividends or annuity payments; or other income).
 - This will also include any payments automatically drafted from your account each month such as rental or membership fees, insurance premium payments, power company bills, or other drafts/debits.
4. Once you are sure your debits and deposits(credits) outstanding (listed in #3 above) have all cleared your old account, you can close that account and move all remaining monies to your new Heritage Bank & Trust account and . . .

THE SWITCH IS COMPLETE! WELCOME HOME!