

EASY SWITCH KIT



Switching banks can be intimidating, but it doesn't have to be. This Easy Switch Kit is designed to make the move easier for you. In this kit you will find four simple steps you can take to start your relationship with Heritage Bank & Trust and the forms you will need to change direct deposits and automatic payments. In just a few minutes you can complete these forms and then leave the rest to us. We'll take care of all the details.

*Making
the switch
to better
banking
just got
easier.*



HERITAGE
BANK & TRUST



Member FDIC

EASY SWITCH KIT

We want your transition to Heritage Bank & Trust to be as smooth and effortless as possible, so we are providing you with this kit to help you close your old accounts and transfer your funds to your new Heritage Bank & Trust accounts. There are four simple steps:

1 *Open your new Heritage account . . . either online or at one of our convenient locations.*

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.

2 *Start using your new account.*

Discontinue use of your old account. You should 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 old account.

3 *Change electronic authorizations to your new account.*

Change your direct deposits and your automatic drafts/automatic payments from your old account to your new account at Heritage. These will include any payments which are directly deposited to your account (payroll checks from your employer, government or pension payments; dividends or annuity payments; or other income), and 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. We have included forms to make the switch easier. Simply fill in the information and account numbers and sign the forms. Bring or send the forms to us and we will take care of the rest. If you prefer, you may use these forms to make the changes on your own. Whatever works best for you.

4 *Close your old account.*

You may want to leave the old account open for a statement cycle or two to be sure all automatic deposits and payments have been changed to your new account. Once you are sure all your outstanding checks have cleared your old account, all previous deposits have been credited, and all electronic authorizations have been switched to your new account at Heritage, you can close your old account and move remaining monies to your new Heritage Bank & Trust account. That's it. The SWITCH is complete!!!

WELCOME HOME!



CHANGE IN DIRECT DEPOSIT

DATE: _____

Name _____

Address _____

City, State, Zip _____

Phone Number(s) _____

TO: Company Name _____

Address _____

City/State/Zip _____

ATNN _____

RE: Change of Instructions for Direct Deposit

I have recently changed banks and need to switch my direct deposit from my old account to my new account at Heritage Bank & Trust in Columbia, Tennessee.

OLD ACCOUNT INFORMATION:

Bank _____

Account Number _____

Routing Number _____

As soon as possible, please redirect the direct deposit to Heritage Bank & Trust.

NEW ACCOUNT INFORMATION:

Heritage Bank & Trust Account Number _____

Routing Number: 064109057

If you have any questions or need additional information, please contact me at the number listed above.

Sincerely,

Signature

Printed Name

ACCOUNT SWITCH FORM

HERITAGE
BANK & TRUST



CHANGE IN AUTOMATIC PAYMENT/DEBIT/DRAFT

DATE: _____

Name _____

Address _____

City, State, Zip _____

Phone Number(s) _____

My Account Number with Your Company _____

TO: Company Name _____

Address _____

City/State/Zip _____

ATTN _____

RE: Change of Instructions for Automatic Account Payments/Draft/Debit

I have recently changed banks and need to switch my automatic payment from my old account to my new account at Heritage Bank & Trust in Columbia, Tennessee (931-388-1970). The debit is currently being applied to my account under the following name and account number:

OLD ACCOUNT INFORMATION:

Bank _____

Account Name _____

Account Number _____

Routing Number _____

As soon as possible, please redirect the automatic debit for my payment to your company to my new account at Heritage Bank & Trust.

NEW ACCOUNT INFORMATION:

Heritage Bank & Trust Account Number _____

Routing Number: 064109057

If you have any questions or need additional information, please contact me at the number listed above.

Sincerely,

Signature

Printed Name