

Shore United Bank

Switch Kit

Switching to Shore United Bank checking account has never been easier with Shore United Bank's Switch Kit. We've made it convenient for you to change your banking relationship with us. Follow the steps below and use the forms provided to make your switch to Shore United Bank.

1. Open our new Shore United Bank checking account.

You can open an account by visiting any of our convenient locations. We've included a list of the information you will need to bring with you when you open your personal checking account in your Switch Kit.

2. Sign up for Online Banking.

3. Stop using your old account.

Let all your checks clear. Stop using any checks, ATM and debit cards and deposit slips. Stop using Bill Pay at your old bank.

4. Move your Direct Deposits to your new account.

Use the [Direct Deposit / Payroll Change Form](#) to notify each company that makes direct deposits on your behalf to use your new account.

For social security direct deposits, changes may be made by calling Social Security Administration at 1-800-772-1213.

5. Move your Automatic Withdrawals to your new account.

Use the [Automatic Payment Change Form](#) to notify each company making automatic debits from your account of the change.

6. Close your old account.

Leave your old account(s) open long enough to allow outstanding checks and withdrawals to clear. This process may take several weeks. When you're sure your old bank account(s) are inactive, use the [Account Closing Form](#) to close the account and send you any remaining balance. You can use the [Account Balance Worksheet](#) to calculate your remaining balance.

7. Protect your Personal Information.

Destroy any old checks, ATM or debit cards and deposit slips from your old account. Remove your Online Banking access from your old bank.

If you have any questions about your "switch" to Shore United Bank, please contact us. If you would like help in completing any of these forms stop by any of our branch locations and we will be happy to help you.

Switch Kit

SWITCH CHECKLIST

- Open Checking account with Shore United Bank.
- Sign up for Online Banking.
- Stop using your previous checking account.
 - o Stop writing checks
 - o Stop using Debit and ATM cards
 - o Stop making Online Banking payments
- Transfer all Direct Deposits to Shore United Bank. Examples of direct deposit include:
 - o Payroll
 - o Social Security
 - o Pension
 - o Government/Military
 - o CD Interest Payment
 - o Brokerage Deposits
 - o Child Support or court-issued deposits.
- Transfer all Automatic Payments from old account to Shore United Bank. Use the Automatic Payment Change checklist to help notify your vendors.
 - o Mortgage Company
 - o Homeowner's Insurance
 - o Auto Insurance
 - o Life Insurance
 - o Utilities Companies - electric, water or gas.
 - o Telephone Company
 - o Cell Phone Company
 - o Internet Service
 - o Cable Company
 - o Loan Payments
 - o Child Support or court-issued payments
 - o Brokerage - Automatic investments
 - o Account transfers
 - o Other
- Allow time for any outstanding checks, final direct deposits, and automatic payments to clear your old account.
- Make certain enough funds are available in your old account to cover the above transactions.
- Send a written notice to the old bank that you are closing the account.
- Enjoy your new account. Don't forget to visit any of our branches or Online at www.ShoreUnitedBank.com to learn about our products, services, and convenient ATM locations.

Switch Kit

NEW ACCOUNT INFORMATION

When you open a new personal checking account with Shore United Bank, we will request the following information from each account holder.

- Name - First, Last and Middle initial
- Street Address
- Mailing Address, if different than above
- Date of Birth
- Social Security Number or Tax Payer Identification Number
- Home Phone Number
- Employer
- Work Number
- Cell Phone Number
- Mother's Maiden Name
- e-mail Address
- Identification - See below

In compliance with the USA PATRIOT Act and to help our government fight the funding of terrorism and money laundering activities, Federal law now requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

When you open an account, we will ask for the information that will allow us to identify you. We will also ask to see your driver's license and other identifying documents.

Shore United Bank will verify the identity of each new customer by examining one form of primary Identification from the following list of unexpired documents:

- Driver's License
- State Issued Identification Card
- Military Identification Card
- Passport
- Alien Identification Card
- Green Card

And one form of unexpired secondary ID:

- Major credit card, with signature
- A known employer ID card
- A voter registration card with signature and consistent information
- A state or local government employee ID card
- Property Tax Bill in the name of the account owner
- Birth Certificate
- A current local utility bill from the customer's current place of residence may qualify as a secondary ID
- Social Security Card with signature

Switch Kit

DIRECT DEPOSIT / PAYROLL CHANGE

Date: _____

To: _____ (Company Name)
_____ (Address of Company)
_____ (City, State, Zip)

Entity making direct deposit on your behalf.
(i.e. employer or pension administrator)

To Whom It May Concern:

Currently, you are depositing a recurring payment into the following account:

Bank Name: _____
Routing Number: _____
Account Number: _____

Effective immediately, I hereby authorize you to start making these automatic deposits into the following account at Shore United Bank.

Bank Name: **Shore United Bank**
Routing Number: **052100932**
Account Number: _____ Checking Savings

Please send me confirmation indicating when this change in my deposit will be effective. My contact information is below.

Sincerely,

Your Signature

(Name) _____
(Street Address) _____
(City, State, Zip) _____
(Phone Number) _____
 Day Evening

Switch Kit

AUTOMATIC PAYMENT CHANGE

Date: _____

To: _____ (Company Name)
_____ (Address of Company)
_____ (City, State, Zip)

Name of payee that automatically debits payment from your account.
(i.e. insurance company, mortgage provider, utility company)

From: _____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

To Whom It May Concern:

Currently, you are debiting payment from the following account:

Bank Name: _____

Routing Number: _____

Account Number _____

Effective immediately, I hereby authorize you to stop debiting from this account and start debiting this payment from my new account at Shore United Bank.

Bank Name: **Shore United Bank**
Routing Number: **052100932**
Account Number: _____ Checking Savings

Please send me confirmation indicating when this change takes effect. My contact information is below.

Sincerely,

Your Signature

(Name)

(Street Address)

(City, State, Zip)

(Phone Number)

Switch Kit ACCOUNT CLOSING REQUEST

Date: _____

To: _____ (Bank Name)
_____ (Address)
_____ (City, State, Zip)

To Whom It May Concern:

Please close the account(s) noted below, mail the balance and any interest, and a confirmation of account closure to the address listed below:

- | | Account Number |
|--|----------------|
| <input type="checkbox"/> Checking Account: | _____ |
| <input type="checkbox"/> Savings Account: | _____ |
| <input type="checkbox"/> Money Market Account: | _____ |
| <input type="checkbox"/> Certificate of Deposit: | _____ |
- Please close my CD immediately. I understand there may be penalties for withdrawing before the maturity date.
 Please close my CD upon maturity.

If you have any questions regarding this request, please contact me.

Sincerely,

Your Signature

(Name) _____
(Street Address) _____
(City, State, Zip) _____
(Phone Number) _____

Switch Kit

ACCOUNT BALANCE WORKSHEET

Use this worksheet to balance your checkbook register beginning with the current account balance shown on your most recent bank statement. (You can use an Interim Statement, if available.)

You should not use this account after completing this worksheet. All future transactions should be conducted from your new Shore United Bank account. All outstanding transactions (those you conducted before you closed your old account) must be cleared before the old account is closed.

1. Your current Balance on your old checking statement. \$ _____

2. List deposits you made that are not on your statement.

<u>DATE</u>	<u>AMOUNT</u>	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	+ \$ _____

3. Subtotal by adding Steps 1 and 2. = \$ _____

4. List outstanding checks, transfers, withdrawals, debit card purchases, ATM withdrawals, automatic debits, bill pay transactions, and any other fees that do not appear on your statement.

<u>DATE</u>	<u>AMOUNT</u>	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	- \$ _____
		<u>TOTAL OF STEP 4</u>

5. Subtract Step 4 from Step 3.
This amount should match your checkbook register. = \$ _____

When these balances agree, the remaining balance in your old account should be available for transfer to your new account. Remember to allow for any fees for your final statement.