

Make the Switch To



Interested in taking advantage of all the benefits that credit union membership has to offer? Millstream Area Credit Union will have you make the switch as easy as 1...2...3...4!

Our **Four Step Switch Kit** will help you get organized and alleviate the concern that may be associated with changing financial institutions. We are here to make your transition easy and convenient!

As a member at Millstream Area Credit Union (MACU) you will enjoy other benefits such as:

- Competitive rates on Home Mortgage Loans, Home Equity Lines of Credit, Auto Loans, & Credit Cards
- **FREE** online Bill Payment
- Visa® Debit Card
- 24 hour Home Banking access
- and much, much more!

At Millstream Area Credit Union experienced Financial Service Representatives are available to offer free quality advice and assistance in helping you make the transition.

## In Four Easy Steps

### Step 1: Get Organized.

\*One of MACU's knowledgeable Financial Service Representatives will help you choose the services that are right for you, open your account, and order your new MACU checks and VISA Debit Card.

\*Transition from your old account, and being using your Millstream Area Credit Union account.

### Step 2: Switch Direct Deposits

\*Change any automatic or direct deposit to your new MACU account with page 3 of this kit.

\*For Payroll Deductions, print, complete, and send one direct deposit form to each company making a direct deposit.

\*For Social Security Direct Deposit, please call the Social Security Administration at 1.800.772.1213. Your change can be made right over the phone. Simply use the numbers at the bottom of your Millstream Area Credit Union checks.

### Step 3: Switch Automatic Withdrawals/Charges

\*Contact the organizations and financial institutions that are currently deducting a recurring payment from your existing account.

\*Switch existing automatic withdrawals by completing the "Automatic Withdrawal Request" form on page 4 and provide them to the corresponding payee.


\*Automatic charges to your old debit or credit card can be changed by providing the organization with your new VISA Debit Card or MACU VISA Credit Card number.

### Step 4: Close Your Old Accounts

\*Leave your old accounts open long enough for outstanding checks and automatic withdrawals to clear with enough money in the accounts to cover the transactions.

\*Once the accounts are no longer active, complete the "Close Accounts Request" form on page 5 and submit to your previous financial institution.

**Getting Organized**



Accounts to Be Closed:

Account Number	Bank Name/Account Name	Completed

Direct Deposit To Be Switched:

Direct Deposit Type	Frequency	Amount	Completed
Employer			
Gov't/Social Security			
Support			
Brokerage			
Other			

Automatic Withdrawals/Debits To Be Switched

Withdrawal Type	Frequency	Amount	Completed
Mortgage			
Auto Loan			
Insurance			
Utilities			
Internet			
Other			

Everything You Need is Right Here! Consolidate Today.

Other Options to Explore	Financial Institution	Balance	Rate
Refinance Auto Loan(s)			
Refinance Mortgage/HE			
Transfer High-Rate Credit Cards			
Transfer Certificate of Deposits			
Transfer IRA/Retirement Account			



**Direct Deposit Request Form**

To: \_\_\_\_\_  
Employer Name & Address

I, \_\_\_\_\_  
Name of Employee Employee ID Number

\_\_\_\_\_ Address City State Zip

( ) \_\_\_\_\_ ( ) \_\_\_\_\_  
Home Telephone Number Work Phone Number

Wish to change my direct deposit from:  
Bank Name: \_\_\_\_\_  
Bank Routing Number: \_\_\_\_\_  
Account Number: \_\_\_\_\_

Effective \_\_\_\_\_, please start making this direct deposit into my account at:  
Date

**Millstream Area Credit Union**  
**1007 Western Avenue**  
**Findlay, Ohio 45840**  
**419/422-5626**  
**Routing Number: 241278662**  
**Account Number: \_\_\_\_\_**

\_\_\_\_\_ Savings Account \_\_\_\_\_ Checking Account

I authorize the above named organization to send my payroll to Millstream Area Credit Union for the purpose of automatically depositing funds to my designated Millstream Area Credit Union account.

\_\_\_\_\_  
Signature Date

If necessary, staple a voided Millstream Area Credit Union check and submit to your employer.



Automatic Withdrawal Request Form

To Whom it may concern:

Please accept this letter as authorization to change my automatic payments from my old account to my new account at Millstream Area Credit Union.

You are currently withdrawing \$\_\_\_\_\_ for my

\_\_\_\_\_ Indicate what the payment is

\_\_\_\_\_ Effective \_\_\_\_\_, please discontinue making payments from:
Date

Bank Name: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

I hereby authorize any future automatic payments to be taken out of my new account at Millstream Area Credit Union.

Millstream Area Credit Union
1007 Western Avenue
Findlay, Ohio 45840
419/422-5626
Routing Number: 241278662
Account Number: \_\_\_\_\_

\_\_\_\_\_ Checking Account \_\_\_\_\_ Savings Account

\_\_\_\_\_ Effective \_\_\_\_\_, please cancel my automatic withdrawals
Date

I will be using Millstream Area Credit Union's online Bill Payment to make my monthly payments. If you have any questions about this request, please contact me during the day/evening (circle one) at (\_\_\_\_\_)\_\_\_\_\_.
Telephone Number

\_\_\_\_\_ Signature \_\_\_\_\_ Date

Please complete one form for each company withdrawing a recurring payment out of your account. Don't forget to change any automatic payments set up with a debit card to your new Millstream Area Credit Union VISA Debit Card or Credit Card.



**Close Account Request Form**

To Whom it may concern:

Effective immediately, I hereby request that you close my account with your institution.

I have verified that all checks and debits have cleared my account. I also made arrangements to switch any automatic withdrawals, and/or automatic deposits that were associated with this account.

Bank Name: \_\_\_\_\_

Primary Name on Account: \_\_\_\_\_

Secondary Name on Account: \_\_\_\_\_

Account Number: \_\_\_\_\_

Please send any remaining funds in the account to:

**Millstream Area Credit Union**  
**Attention:** \_\_\_\_\_  
**1007 Western Ave**  
**Findlay, Ohio 45840**  
**419/422-5626**

If you have any questions, please feel free to contact me at (\_\_\_\_\_) \_\_\_\_\_

Sincerely,

\_\_\_\_\_  
Signature-Primary Name Date

\_\_\_\_\_  
Signature-Secondary Name Date

Verification of identification may be required. If required, it may be necessary to attach a photocopy of your driver's license or government issued identification.