

# Make The Switch



## Moving to Western Bank is Easy.

Moving from one bank to another can be intimidating. That's why we have our Switch Kit.

In this kit you will find simple, step-by-step instructions for moving your deposit relationships to Western Bank. We have also included the forms you will need to authorize these transactions.

## 4 Easy Steps.

### 1 Open a Western Bank Checking Account

Your Personal Banker will help you choose the account that's right for you. To make the process even faster, have the [Customer Information Sheet](#) filled out when you come in to open your Western Bank account.

### 2 Stop Using Your Previous Checking Account

Allow time for outstanding checks to clear.

### 3 Move Your Existing Electronic Authorization

Western Bank will need your authorization to move any established electronic transactions to your new account(s).

Examples of electronic transactions include:

- Direct Deposits
- Automatic Bill Payments or Withdrawals
- Online Bill Payment

### 4 Close Your Previous Checking Account

After all your checks and automatic payments have cleared, close your previous checking account.

If you have any questions during this process, we can help. You can call us at 218-335-4131, visit any Western Bank location, or visit our website at [www.wbcasslake.com](http://www.wbcasslake.com).

# Forms & Instructions



There are 4 forms that will help you make a quick switch to Western Bank. Please complete and send these to the appropriate contacts to have automatic payments, drafts and direct deposits moved to your new Western Bank account. Instructions and organizers are also included.

## 1 Customer Information Sheet

Open a Western Bank Account! See a Personal Banker at one of our 3 convenient locations. They will help determine what account(s) fits you best. To make the process even faster, have the Customer Information Sheet filled out when you come in to open your Western Bank account.

## 2 Automatic Payment Request Sheet

Use the Automatic Payment Request Sheet to set up automatic payments from your Western Bank account. Use one copy to notify each merchant of your new bank information.

## 3 Direct Deposit Request Sheet

Use the Direct Deposit Request Sheet to establish Direct Deposit if changing Direct Deposit from accounts at other banks to Western Bank accounts. Use one copy for each Direct Deposit you need to have set up.

## 4 Account Closing Request Sheet

Use the Account Closing Request Sheet to close accounts at other banks. You can use one form for all accounts at the same financial institution. Use separate forms for each bank if accounts are at different banks.

If you have any questions during this process, we can help.  
You can call us at 218-335-4131, visit any Western Bank location, or visit our website at [www.wbcasslake.com](http://www.wbcasslake.com).

# Frequently Asked Questions



**1 Q: What should I do to have my paycheck deposited electronically into my Western Bank checking account?**

**A:** Enclosed is a Direct Deposit Authorization Form that you can complete and sign to authorize the payroll switch. This form should be provided to your payroll depositor.

**2 Q: What should I do to have my Social Security payment directly deposited into my Western Bank checking account?**

**A:** For Social Security direct deposits, call the Social Security Administration at 1-800-772-1213 or go to [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm)

**3 Q: What should I do to have payments that are automatically deducted from my old checking account transferred to my new Western Bank account?**

**A:** Enclosed is an Automatic Payment Form to have drafts/automatic payments transferred to your Western Bank account. Once you have cancelled the draft, we can set up new automatic deductions for you. You can also set up deductions through Internet Banking.

**4 Q: What should I do if I have trouble switching my account?**

**A:** Call a Personal Banker at 218-335-4131, visit any Western Bank location, or go to our website at [www.wbcasslake.com](http://www.wbcasslake.com).

**5 Q: Where can I get more Automatic Payment and Direct Deposit forms?**

**A:** You can print more forms at our website at [www.wbcasslake.com](http://www.wbcasslake.com).

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# Customer Information Sheet



## Individual Account

\_\_\_\_\_  
Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City / State / Zip Code

\_\_\_\_\_  
Mailing Address (if different)

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Work Phone

\_\_\_\_\_  
Email Address

### Primary Account Holder Information

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Driver's License Number

\_\_\_\_\_  
Expiration Date

\_\_\_\_\_  
State

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Place of Birth

\_\_\_\_\_  
Mother's Maiden Name

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Position

\_\_\_\_\_  
Signature

## Joint Account (if different)

\_\_\_\_\_  
Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City / State / Zip

\_\_\_\_\_  
Mailing Address (if different)

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Work Phone

\_\_\_\_\_  
Email Address

### Joint Account Holder Information

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Driver's License Number

\_\_\_\_\_  
Expiration Date

\_\_\_\_\_  
State

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Place of Birth

\_\_\_\_\_  
Mother's Maiden Name

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Position

\_\_\_\_\_  
Signature

If you have any questions during this process, we can help.

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# Automatic Payment Organizer



## Automatic Payments:

Use this resource to identify and track the status of your Automatic Payments.

- After you've identified the Automatic Payments from your previous bank statements, use the Automatic Payment Request letter to notify the merchant of your new bank information.
- Don't forget, you can also manage your payments with Western Bank's Online Bill Pay.
- If you need more information about online banking, stop in to see a Personal Banker for a FREE Online Banking Demo.

## Before Sending the Automatic Payment Request:

- 1 Review the Automatic Payment Resource below to identify any existing automatic payments.
- 2 Use the enclosed form to request that your automatic payment be established at Western Bank.
- 3 Maintain the account at your previous bank until the automatic payment has been switched over to your new Western Bank account.

## After You've Sent the Automatic Payment Request:

Verify this request by monitoring your account through Telephone Banking or by logging on to Internet Banking to verify your automatic payment has begun.

Automatic Payments	Company Name/Address	Last Draft Payment Date	Date Letter Mailed	Estimated Switch Date	Switched to Western Bank
1					Y / N
2					Y / N
3					Y / N
4					Y / N
5					Y / N
6					Y / N
7					Y / N
8					Y / N
9					Y / N
10					Y / N

If you have any questions during this process, we can help.

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# Automatic Payment Request Sheet



I would like the following payments to be automatically withdrawn from my Western Bank account according to the instructions below:

Dear: \_\_\_\_\_

Address: \_\_\_\_\_

Fax: \_\_\_\_\_

### Automatic Payment Information

Establish Automatic Payment

Change my existing Automatic Payment

Amount: \$ \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Account #: \_\_\_\_\_

### Personal Information

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

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

### Bank Account Information

Account Type:  Checking  Savings  Money Market

Western Bank Account #: \_\_\_\_\_

Western Bank Routing #: 091206826

I authorize \_\_\_\_\_ (payee) to initiate payments from my Western Bank checking account, and to make (if necessary) adjustments for any withdrawal made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

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

If you have any questions during this process, we can help.  
You can call us at 218-335-4131, visit any Western Bank location, or visit our website at [www.wbcasslake.com](http://www.wbcasslake.com).

# Direct Deposit Request Organizer



## Direct Deposits

Use this resource to identify and track the status of your Direct Deposits.

## Direct Deposit Request

### Before sending the Direct Deposit Request:

- 1 Check with your employer or source of income to make sure no other forms are required. For social security direct deposit, call the Social Security Administration at **218-727-1193** or go to [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm).
- 2 Use the enclosed form to establish your direct deposits at Western Bank by providing it to your employer/source of income.
- 3 Maintain the account at your previous bank until direct deposit has been switched over to your new Western Bank account.

### After you've sent the Direct Deposit Request:

- 1 Confirm with your employer/source of income that the form was received.
- 2 Monitor your account through Telephone Banking or by logging on to Internet Banking to verify that your direct deposit has begun.

Direct Deposits	Company Name/Address	Last Deposit Date	Date Letter Mailed	Estimated Switch Date	Status
1					
2					
3					
4					
5					

If you have any questions during this process, we can help.

You can call us at **218-335-4131**, visit any Western Bank location, or visit our website at [www.wbcasslake.com](http://www.wbcasslake.com).

# Direct Deposit Request Sheet



I would like my income to be automatically deposited to my Western Bank account according to the instructions below:

Dear: \_\_\_\_\_

Address: \_\_\_\_\_

Fax: \_\_\_\_\_

- Establish Direct Deposit
- Change my existing Direct Deposit

Employer or Company Name: \_\_\_\_\_

Employer or Company Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

### Bank Account Information

Account Type:     Checking     Savings     Money Market

Western Bank Account #: \_\_\_\_\_

Western Bank Routing #: 091206826

I authorize \_\_\_\_\_ (employer) to make deposits directly into my Western Bank checking account indicated above, and to make (if necessary) adjustments for any credit made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

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

# Account Closing Request



## Before Sending the Account Closing Request:

- Check with your previous bank to make sure no additional forms or information are required.
- Inquire about any possible penalties with respect to early withdrawal before you close your account. If you have Certificates of Deposit (CDs), it is important to check the maturity dates.

## After You Have Sent the Account Closing Request:

- Check account statements to verify that all accounts have a zero balance and have been closed.

If you have any questions during this process, we can help.  
You can call us at 218-335-4131, visit any Western Bank location, or visit our website at [www.wbcasslake.com](http://www.wbcasslake.com).

# Account Closing Request



Please close my account(s) described below effective \_\_\_\_\_ (date) as indicated. Please process this request and forward any remaining funds in the account(s) by check to the address indicated.

To: \_\_\_\_\_

Address: \_\_\_\_\_

Fax: \_\_\_\_\_

The following account numbers indicate the accounts to be closed:

Checking: \_\_\_\_\_ Account Owner(s): \_\_\_\_\_

Checking: \_\_\_\_\_ Account Owner(s): \_\_\_\_\_

Savings: \_\_\_\_\_ Account Owner(s): \_\_\_\_\_

Savings: \_\_\_\_\_ Account Owner(s): \_\_\_\_\_

Money Market: \_\_\_\_\_ Account Owner(s): \_\_\_\_\_

Other Account: \_\_\_\_\_ Account Owner(s): \_\_\_\_\_

If you have any questions about this request, please contact me immediately. Otherwise, please send any remaining funds by check to the following address:

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

Thank you for your attention to this request.

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

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

If you have any questions during this process, we can help.  
You can call us at 218-335-4131, visit any Western Bank location, or visit our website at [www.wbcasslake.com](http://www.wbcasslake.com).