

Welcome to Highpoint Community Bank!

HCB Switch Kit

We have tools and resources to help you transition from your previous account to your new account at HCB.

Our HCB Switch Kit includes:

- 4 Steps to follow to make the move as easy as possible
- A Switch Worksheet
- Switch Forms
 - Direct Deposit Transfer
 - Automatic Payment or Withdrawal Switch
 - Account Closing Request

Our Switch Specialists can help you make the change whether it be in-person or through Highpoint Connect Video Chat. They can assist you every step of the way!

4 Easy Steps to Switching Your Account

Step 1 Open an HCB Checking Account.

Choose an account that fits your needs and simplify your life with our electronic banking services. Services that include Online and Mobile Banking, Mobile Check Deposit, Bill Pay and eStatements.

Tip: You will need to enter your social security number, account number, email and phone number to enroll in Online Banking.

Step 2 Change your Direct Deposits.

Transfer any direct deposits to your new account. This may include your employer, pension, social security, or investment company.

Tip: The transfer may take a month or two to happen.

Step 3 Switch your Automatic Payments.

Start to switch automatic payments or electronic bill pay to your new account. You may pay your bills through bill pay, directly from your account or by a debit card authorization. The Automatic Payment Switch form can be utilized to notify each company. If you prefer electronic bill pay to pay your bills, set up bill pay and payees in HCB Online Banking.

Tip: If you have an online profile with a company, you may be able to update your payment details using the online account.

Step 4 Close your Old Account.

Once the outstanding checks and other items have cleared, direct deposits have been transferred and automatic payments switched, contact your previous bank to close your account. You can use the Account Closing Form to request the closure. Destroy your old checks, debit card or deposit slip.

Tip: If you have an outstanding balance, simply write a check for the remaining balance.

Switch Kit Checklist

Once you've opened your Highpoint Community Bank account, you'll need to make sure all of your direct deposits and automatic payments are redirected to your new HCB account. We can help you with that! One of our Switch Specialists will be happy to work with you in person or through Highpoint Connect video banking. The following checklist may be helpful, as well as statements from your previous bank, to identify merchants that currently have access to your account.

DIRECT DEPOSITS: List all direct deposits to your account(s)

Deposit Type	Company/Institution Name	Account Number	Amount	Date
Employer Payroll				
Social Security				
Pension/Retirement				
Investment/Brokerage				
Other				
Other				
Other				

AUTOMATIC PAYMENTS/TRANSFERS: List all withdrawals from your account(s)

Withdrawal Type	Company/Institution Name	Account Number	Amount	Date
Mortgage/Rent				
Auto/Personal Loan				
Insurance				
Gas/Electric				
Phone Service				
Cable/Internet				
Credit Card				
Other				
Other				
Other				

It is important to monitor activity in your previous account. Make sure that all checks, deposits, automatic payments, debit card transactions and ATM withdrawals have cleared before closing that account.

Do not hesitate to contact us with questions. We have experience to guide you through this process!

Switch Kit Worksheet

This worksheet is designed for your internal use to track the information you need to close your old account(s), transfer direct deposits and switch automatic payments/withdrawals to your new HCB account.

Important: Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.

Your new HCB checking account information

New HCB account number	
New HCB routing number	072402869
New HCB debit card number	

Direct Deposits to your account

Company	Account Number	Next Scheduled Payment	Amount	Date Notified	Payment Date to HCB Account

Automatic Payments or Authorized Withdrawals from your account

Company	Account Number	Next Scheduled Payment	Amount	Date Notified	Payment Method

Outstanding checks to clear from old account

Check Payable To	Amount	Date Check Written	Date Check Cleared

Old account(s) to close

Before you close your old account(s), allow time for outstanding checks, debit card purchases and automatic payments to clear. This may take a few business days, or possibly a few months. Check your account statement(s) to make sure that all items have cleared before you close.

Bank Name	Routing Number (nine digits)	Account Type	Account Number	Date Closed



Switch Forms

The following letter templates have been created to help make the process of switching your checking account easier. Below are descriptions of each letter and how they can help.

Important: *Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.*

Please note: *HCB cannot guarantee that these forms will be accepted in every instance. Your previous bank may require you to make any or all of these requests in person or by some other method than by mail. Also, they may require more or different information than is contained on the letter templates that follow.*

Request to Transfer your Direct Deposit

Use this letter to transfer your direct deposit. Review the information, sign and mail, fax or email this letter to the company that sends you your direct deposit.

Request to Switch an Automatic Payment or Authorized Withdrawal

Use this letter to switch an automatic payment from your old account and ask that your payment now be deducted from your new HCB account or debit card. Review the information and then sign and mail, fax or email this letter to the billing company or organization that receives or collects your payment.

Account Closing Request

Use this letter to request the closure of your old account. Make sure any direct deposits or automatic payment(s) have been switched to HCB or canceled before you close the account. Review the information and then print, sign and mail this letter once all switch activity is complete.

Request to Transfer a Direct Deposit

Date: _____
To: Name _____
Address: _____
City, State, Zip: _____

RE: DIRECT DEPOSIT TRANSFER NOTICE

Account Number: _____

Please accept this notice as authorization to transfer my direct deposit to the following account, effective immediately.

Bank Name: **Highpoint Community Bank** _____
Account Number: _____
Routing Number: **072402869** _____
Payment Amount: _____

If you have any questions regarding this request, please contact me at the phone number below. Thank you for your assistance.

Signature: _____
Name _____
Address: _____
City, State, Zip: _____
Phone: _____

Request to Switch an Automatic Payment

Date: _____
To: Name _____
Address: _____
City, State, Zip: _____

RE: BANK CHANGE FOR AUTOMATIC PAYMENT

Account Number: _____

I currently have my electronic payment(s) deducted from the following account or debit card:

Name: _____
Account Number: _____
Routing Number: _____
Debit Card: _____

Please change your records, effective immediately, so that my electronic payment(s) are now deducted from my HCB Bank account or debit card:

Bank Name: **Highpoint Community Bank** _____
Account Number: _____
Routing Number: **072402869** _____
Payment Amount: _____
Debit Card: _____

If you have any questions regarding this request, please contact me at the phone number below.
Thank you for your assistance.

Signature: _____
Name _____
Address: _____
City, State, Zip: _____
Phone: _____

Account Closing Request

To _____

From _____

Re: Request to Close Accounts _____ Date _____

Please accept this letter as my written authorization to close the following account(s) at your financial institution. All of my transactions have cleared, and I have stopped all automatic debits and credits to my account.

Please close the following account(s):

Checking Account # _____

Authorized Signer _____

Authorized Signer _____

Checking Account # _____

Authorized Signer _____

Authorized Signer _____

Checking Account # _____

Authorized Signer _____

Authorized Signer _____

Savings / Money Market Account # _____

Authorized Signer _____

Authorized Signer _____

Your prompt attention to this matter will be greatly appreciated.

Thank you.

Signature: _____

