



**FIRST TRUST**  
AND SAVINGS BANK

**Switch Kit**

There's a  
**Difference**

# Switchback Guarantee!

- ◆ Tired of poor service and an indifference from your bank? The First Trust and Savings Bank offers all the financial products you need with personal service you deserve!
- ◆ We are so sure you will love us that we offer our “There’s A Difference” Switchback Guarantee! We guarantee to guide you step by step through the move and if you are not 100% satisfied with our relationship after 30 days, we will do all the work to switch you back to your old bank!

**MAKING A CHANGE FOR THE BETTER HAS NEVER  
BEEN EASIER!**

**EXPERIENCE THE POWER OF COMMUNITY BANKING!**



Don't let the thought of switching banks keep you from getting the outstanding products and exceptional service you deserve! Our Switch Kit includes all the forms you need to enjoy the benefits of banking with us right away:

- Direct Deposit Change Form
- Automatic Payment Change Form
- Account Closure Request Form

Follow these steps to establish a better banking relationship.

**1. OPEN YOUR NEW ACCOUNT WITH FIRST TRUST AND SAVINGS BANK.**

We will help you decide which account best fits your needs. Visit our banking centers in Watseka or Clifton. You will need the following information to complete the account opening process:

- 2-3 months of statements from your old checking account
- Details of existing automatic payments
- Details of existing direct deposits
- Valid Photo ID (driver's license or state ID preferred)

**2. STOP USING YOUR OLD CHECKING ACCOUNT.**

Remember to leave sufficient funds in the old account to cover any outstanding checks or automatic payments. Allow time for all outstanding checks and debits to clear—usually about 10 days. Destroy your ATM and/or debit card(s), any unused checks, and deposit slips.

**3. CHANGE YOUR DIRECT DEPOSITS.**

Complete the Direct Deposit Change Form. Notify your employer, investment advisor, or retirement fund that you have changed banks.

**4. CHANGE YOUR AUTOMATIC PAYMENTS**

Use the Automated Payment Change Form to transfer all of your automatic withdrawals. Don't forget to include online services linked to your old Debit Card.

***Complete Steps 3 and 4 before proceeding with Step 5.***

**5. CLOSE YOUR OLD CHECKING ACCOUNT**

Simply complete and submit the Account Closure Request Form. You may fax or mail it to your old bank.



## DIRECT DEPOSIT REQUEST INSTRUCTIONS

### Direct Deposits

After you've identified the Direct Deposits from your previous bank statements, use the Direct Deposit Request to notify the depositor of your new bank information.

### 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 the Kankakee office at 815-937-3245 or toll-free at 800-772-1213 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 deposit at First Trust and Savings Bank by providing it to your employer/source of income.
3. Maintain the account at your previous bank until you have confirmed that your Direct Deposit(s) has been switched to your First Trust and Savings Bank account.

### After sending the Direct Deposit Request

1. Confirm with your employer/source of income that forms were received.
2. Monitor your account through the First Trust and Savings Bank *First Link* telephone service at 877-387-2265 or through *First Online Banking* at [www.ftsbank.com](http://www.ftsbank.com).

### Examples of Direct Deposit

Paycheck from Employer  
Social Security  
VA Compensation  
Retirement/Pension Plan  
Interest Income  
Dividends  
Military Pay



**DIRECT DEPOSIT CHANGE FORM**

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

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

RE: Switching My Direct Deposit To A New Account

ATTN:\_\_\_\_\_

*I have recently changed banks and would like to update my direct deposit. Please discontinue my current deposit and begin making direct deposits into my new First Trust and Savings Bank account.*

*If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.*

*Sincerely,*

\_\_\_\_\_  
*Authorized Signature* *Date*

<b>Direct Deposit Information</b>		
Name	Social Security Number or Employee Number	
Address	City/State	Zip
_____ Phone Number		
Old Bank Name	_____ Routing Number	
Account Number	_____ Amount Deposited (Enter Amount or "Total Deposit")	
<b>First Trust and Savings Bank</b>	<b>071105756</b>	
New Bank Name	_____ Routing Number	
Account Number	_____ Amount Deposited (Enter Amount or "Total Deposit")	



## AUTOMATIC PAYMENT REQUEST INSTRUCTIONS

### **Automatic Payments**

After you've identified the Automatic Payments from your previous bank statements, use the Automatic Payment Request to notify the merchant of your new bank information.

Don't forget you can also manage your payments with First Trust and Savings Bank's Internet Banking and Online Bill Pay. Both are **FREE** with First Trust and Savings Bank Checking!!!

### **Before sending the Automatic Payment Request**

1. Identify any existing automatic payments.
2. Use the enclosed form to request your automatic payment be established at First Trust and Savings Bank.
3. Maintain the account at your previous bank until you have confirmed that the automatic payment has been switched to your First Trust and Savings Bank account.



**AUTOMATIC PAYMENT CHANGE FORM**

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

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

RE: Changing My Automatic Payment

ATTN: Accounts Receivable/Accounting

*I have recently changed banks and would like to have my automatic payment with your company changed to my new account.*

*Please discontinue debiting my old bank account and begin making automatic withdrawals from my new First Trust and Savings Bank account.*

*If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.*

*Sincerely,*

\_\_\_\_\_  
*Authorized Signature* *Date*

<b>Automatic Payment Information</b>		
Name		Phone Number:
Address	City/State	Zip
Amount debited (Enter payment amount or "amount due")		
Old Bank Name	Routing Number	Account Number
Payment or Reason	Date of Payment	
First Trust and Savings Bank	071105756	
New Bank Name	Routing Number	Account Number



## ACCOUNT CLOSING REQUEST INSTRUCTIONS

### **Before sending the Account Closing Request**

1. Allow time for all outstanding checks and debits to clear—usually about 10 days.
2. Check with your previous bank to make sure no additional forms or information are required.
3. Inquire about any possible penalties with respect to early withdrawal before you close your account. If you have Certificate of Deposit (CD's), it is important to check the maturity dates.
4. Be sure that all automatic transactions have been switched to your First Trust and Savings Bank account before closing your old account.

### **After you've sent the Account Closing Request**

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



**ACCOUNT CLOSING REQUEST FORM**

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

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

RE: Close My Accounts

ATTN: Account Maintenance

*This letter is to inform you I am closing my accounts at your bank. Please close the following account(s) listed below and send a check for the remaining balance(s) to my address.*

*If you have any questions regarding this request, please contact me in writing or at the phone number listed below. Thank you for your prompt assistance in this matter.*

*Sincerely,*

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Date*

**Account Information**

\_\_\_\_\_  
Account #1

\_\_\_\_\_  
Account #2

\_\_\_\_\_  
Account #3

\_\_\_\_\_  
Name

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

\_\_\_\_\_  
Address

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

\_\_\_\_\_  
Zip