

Personal Banking Switch Kit

We understand that switching bank accounts can be a hassle; but at Congressional Bank we make it easy. Following the steps below will make the process straightforward and trouble-free.

Getting Started

Step 1: Open a checking account with one of our bankers. You can come to one of our branches, or if you prefer, we can come to you!

- Order and receive your checks
- Enroll in Online Banking with Bill Pay
- Order and receive your ATM/ Debit Card
- Download our Mobile Banking app from the Google Play or Apple App store

Step 2: Discontinue using your old account, but keep it open. It could take up to two statement cycles for your outstanding checks and items to clear. In the meantime, turn off any automatic bill pay, destroy any unused checks, deposit slips, ATM cards and check cards.

Step 3: Switch your Direct Deposits, Automatic Transactions, and Bill Pay.

- Do you use receive a direct deposit from your employer? Contact your payroll administrator and provide them with the attached form in order to switch the account into which they deposit your pay.
- Do you pay bills through online bill pay? Using a copy of your bill or the information from your previous financial institutions online banking, set up your bills to pay online.
- Do you have any payments being made with your check card? Simply contact your vendor and provide your new card number and expiration date.
- Do you have any incoming or outgoing automatic transactions? Provide the attached forms to the company to inform them of your new routing and account number.

Step 4: Close your old account. Use our convenient form to authorize the closure of your old account. Verify that all your automatic transactions have been switched to your new account and any outstanding checks have cleared and have the remaining balance (if any) sent to you or to your new account at Congressional Bank.

Personal Banking Switch Kit – Helpful Information

Get Prepared

Identify automatic deposits and deductions you'll be switching to your new account.

- Automatic Deposits – Recurring payments automatically deposited into your account on a regular basis.
- Automatic Withdrawals – Recurring payments automatically withdrawn from your account on a regular basis.
- ABA Routing Number – This is the first group of nine numbers found at the bottom left side of a check.

Checks & Balances

Balance your old account to determine the amount needed to cover outstanding checks, ATM withdrawals, check card purchases, banking fees or any other transactions. Leave a sufficient amount in your account to avoid an overdraft and to meet any minimum balance requirements your previous financial institution requires.

- Bring your check register up-to-date. Use all receipts and your check register to identify items not yet on your statement.
- Remember, don't close your former account immediately. It may take up to two statement cycles for all outstanding items to clear.

Automatic Deposits

Instruct companies to direct recurring automatic deposits into your new checking account.

- Track your request. Check your account to confirm automatic deposits are being made into the new account.
- Follow up. Automatic deposits should take effect within three deposit periods. If you don't see the deposits by this time, contact the company making the deposit. Keep your former account open until all automatic deposits have been switched to your new account.

Automatic Withdrawals

Inform companies to have payments automatically deducted from your new account or to begin using your new check card.

- Track your requests. Check your account to confirm automatic withdrawals are being made from the new account.
- Follow up. Automatic deductions should take effect within two withdrawal periods. If you don't see the withdrawal at this time, contact the company making the withdrawal. Keep your old account open until all automatic withdrawals have been switched to your new account.

Questions

Contact Customer Service

Email: customerservice@congressionalbank.com

Phone: 240-380-1235



Notification of Automatic Deposit Authorization

To Whom It May Concern:

I have recently changed banks and need to change an automatic deposit to my new account.

You are currently depositing \$ _____ into the following bank account:

Former Bank _____

Routing Number _____ Account number _____

Effective (Date) _____, please stop making this deposit into the above account and start making this deposit into my new account:

Financial Institution: CONGRESSIONAL BANK

Routing Number: 055003418

Account Number: _____

If you have any questions, please let me know. I can be reached at _____.

This authorization will remain in effect until I have submitted to you a new authorization, or until you have been notified by me in writing that this authorization has been changed or revoked.

Thank you,

Signature: _____

Name (please print): _____

Address: _____

City: _____ State: _____ Zip: _____





Notification of Automatic Withdrawal Authorization

To Whom It May Concern:

I have recently changed banks and need to change an automatic withdrawal to my new account.

You are currently withdrawing \$ _____ from the following bank account:

Former Bank _____

Routing Number _____ Account number _____

Effective (Date) _____, please cancel this withdrawal from the above account and activate this withdrawal from my new account:

Financial Institution: CONGRESSIONAL BANK

Routing Number: 055003418

Account Number: _____

If you have any questions, please let me know. I can be reached at _____.

This authorization will remain in effect until I have submitted to you a new authorization, or until you have been notified by me in writing that this authorization has been changed or revoked.

Thank you,

Signature: _____

Name (please print): _____

Address: _____

City: _____ State: _____ Zip: _____





Notification of Account Closure Authorization

To Whom It May Concern:

I have recently changed banks and need to close my checking account with you.

Effective (Date) _____, please close the following checking account and send a check for the remaining balance to the address below.

Account Number: _____

If you have any questions, please let me know. I can be reached at _____.

Thank you,

Signature: _____

Name (please print): _____

Address: _____

City: _____ State: _____ Zip: _____

