



SWITCH KIT

501 TEBEAU STREET | WAYCROSS, GA 31501

WBT.BANK

912-238-0001

It's Easy to Flip to a Better Banking Experience

This switch kit provides the useful information and tools you need. Simply follow the five steps outlined below.

1. **Open a checking account at 501 Tebeau Street.** Any team member will be glad to help you through the account opening process. Make sure you bring identification with you.
2. **Review & discontinue using your old account.** Take a look at your last two statements to determine any automatic deposits (such as payroll) or withdrawals (such as health club) and record on our switch checklist. Cease using your old account to allow outstanding items clear. In the meantime, destroy any unused checks, deposit slips, ATM cards, and check cards.
3. **Establish direct deposit with your new account.** Send **Attachment A** to your employer so they can begin processing your payroll to your new account.
4. **Change automatic withdrawals and deposits.** Print or copy **Attachment B** and use it to change withdrawals or payments. Print or copy **Attachment C** and use it to change any automatic deposits. This is where the Switch Checklist can help. Don't forget to look at payments generated with a Bill Pay system. For payments being made with your debit card (such as iTunes or Netflix), contact your vendor and provide your new card number and expiration date.
5. **Close your old checking account.** You do not have to go to the bank to close your old checking account. After all checks and debit items have cleared, simply complete and send **Attachment D** to your former bank and your account will be closed. If there is a remaining balance, ask them to send it to you by check. It's that easy!

HELPFUL INFORMATION

Get Prepared

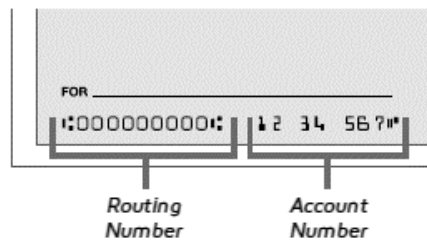
Identify automatic deposits and deductions you'll be switching to your new account. Our Switch Checklist on the next page can help.

- **Automatic Deposits:** Recurring payments automatically deposited into your account.
- **Automatic Withdrawals:** Recurring payments automatically withdrawn from your account on.
- **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, debit card purchases, banking fees or any other transactions. Leave a sufficient amount in your account to avoid an overdraft.

- **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 deposit 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 deduct payments automatically deducted from your new account or to charge your new card.

- **Track Your Request:** 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 by this time, contact the company making the withdrawal. Keep your old account open until all automatic withdrawals have been switched to your new account.

SWITCH CHECKLIST

Use this checklist to quickly identify companies who currently have access to your account.

AUTOMATIC DEPOSITS

PAYROLL

Contact your HR department

Effective Date Change _____

SOCIAL SECURITY

Call the Social Security Administration at 800-772-1213

Effective Date Change _____

OTHER PAYMENTS

LOANS

Account Number _____

Effective Date Change _____

Account Number _____

Effective Date Change _____

MORTGAGE

Account Number _____

Effective Date Change _____

TRANSFERS TO OTHER BANK ACCOUNTS

Account Number _____

Effective Date Change _____

TRANSFERS FROM OTHER BANK ACCOUNTS

Account Number _____

Effective Date Change _____

BROKERAGE DEPOSITS

Account Number _____

Effective Date Change _____

INSURANCE

Account Number _____

Effective Date Change _____

BROKERAGE AUTO INVESTMENTS

Account Number _____

Effective Date Change _____

OTHER A

Account Number _____

Effective Date Change _____

OTHER B

Account Number _____

Effective Date Change _____

UTILITIES OR AUTOMATIC PAYMENTS

GAS

Account Number _____

Effective Date Change _____

ELECTRICITY/POWER

Account Number _____

Effective Date Change _____

WATER/SEWER

Account Number _____

Effective Date Change _____

TELEPHONE

Account Number _____

Effective Date Change _____

CELL PHONE

Account Number _____

Effective Date Change _____

INTERNET

Account Number _____

Effective Date Change _____

TV/CABLE PROVIDER

Account Number _____

Effective Date Change _____

HEALTH CLUB/GYM

Account Number _____

Effective Date Change _____

ITUNES

Account Number _____

Effective Date Change _____

MAGAZINE SUBSCRIPTIONS

Account Number _____

Effective Date Change _____

OTHER A

Account Number _____

Effective Date Change _____

OTHER B

Account Number _____

Effective Date Change _____

ATTACHMENT A

Please change account for payroll direct deposit.

Date: _____

To (employer): _____

Address: _____

City: _____ State: _____ Zip: _____

RE (Employee Name): _____

Employee Identification Number: _____

Tax Identification/Social Security Number: _____

To Whom It May Concern

I've recently changed banks and need to change my payroll direct deposit to my account. You are currently making my direct deposit into the following bank account:

Former Bank: _____

Former Routing Number: _____ Former Account Number: _____

Effective immediately, please stop making my direct deposit into the above account and start making my direct deposit into my new account: _____

New Bank: Waycross Bank & Trust

New Bank Routing Number: 061204052

New Account Number: _____

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

Sincerely,

Signature: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

This form may be printed, copied, or used as a template for your own letter.

ATTACHMENT B

Please change account for automatic withdrawal.

Date: _____

To: _____

Address: _____

City: _____ State: _____ Zip: _____

To Whom It May Concern

I've 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: _____

Former Routing Number: _____ Former Account Number: _____

Effective (date) _____ please cancel this withdrawal from the

above account and activate withdrawal from my new account:

New Bank: Waycross Bank & Trust _____

New Bank Routing Number: 061204052 _____

New Account Number: _____

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

Sincerely,

Signature: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

This form may be printed, copied, or used as a template for your own letter.

ATTACHMENT C

Please change account for automatic deposit.

Date: _____

To: _____

Address: _____

City: _____ State: _____ Zip: _____

To Whom It May Concern

I've 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: _____

Former Routing Number: _____ Former Account Number: _____

Effective (date) _____ please cancel this withdrawal from the

above account and activate withdrawal from my new account:

New Bank: Waycross Bank & Trust _____

New Bank Routing Number: 061204052 _____

New Account Number: _____

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

Sincerely,

Signature: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

This form may be printed, copied, or used as a template for your own letter.

ATTACHMENT D

Please close my checking account.

Date: _____

To (financial institution): _____

Address: _____

City: _____ State: _____ Zip: _____

To Whom It May Concern

I've 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 use the address below:

Account Number: _____

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

Sincerely,

Signature: _____

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

This form may be printed, copied, or used as a template for your own letter.