

MIDWEST HERITAGE

A Hy-Vee Company

Banking • Investments • Insurance

Switch Kit

Thank you for choosing Midwest Heritage! Switching banks might seem like a daunting task, but we're here to help the switch be as smooth and hassle-free as possible. This guide will walk you through the steps to switch from your current bank to Midwest Heritage.



Step-by-Step Process

We will walk through each step to help you with an easy transition to Midwest Heritage.

Step 1: Open a New Account

After you have done the research for the account that fits your financial needs, it's time to open a new account. This can be done in one of [our branches](#) or [online](#). Don't forget to sign up for eStatements and explore our other great online banking features including Zelle®, SavvyMoney Credit Score and Card Controls.

Step 2: Discontinue the Use of Old Account

Now that you have your new account, it is time to activate your debit card and stop using your previous account. This will allow time for any outstanding checks, automatic deposits and payments to successfully be redirected to your new account. For your safety, destroy any ATM, check cards, unused checks or deposit slips. If you're interested in ordering checks, now would be a good time to do so.

Step 3: Change Direct Deposit

You want to fund the account and confirm your direct deposit is entering your new account before changing any automatic withdrawals to the new account. This will help avoid over-drafting your account. On the next page, we listed the information you will need to have readily available for your employer(s) to change your direct deposit.

IMPORTANT NOTE: 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.

Member
FDIC

Change Direct Deposit

Please accept this as a notification that I have established a new checking account. Currently, you are authorized to initiate direct deposit to my existing account, which I am closing

I am authorizing you to establish an automatic deposit to my new bank account with Midwest Heritage. I agree that the ACH transactions I authorize comply will all applicable laws. This authorization will remain in full force and effect until I notify you that I wish to revoke this authorization. I've listed the relevant account information below.

Account Information

Checking

Savings

Account number _____

Routing number 073902436 (Midwest Heritage)

Please contact me if needed to process this request

Signature

Date

Printed Name

Optional: Attach voided check here

Step 4: Track & Organize Current Finances

Create a list of all your current accounts, payments, automatic transfers and recurring bill payments so you have everything to transfer to your new bank account. We've created a list of common items people will need to transfer on the next page.

Common Accounts to Switch

List all automatic payments and make sure to switch them to your new Midwest Heritage routing and account number. This page has common deposit accounts and the next has common automatic payments to switch.

| Deposit | Company Name | Account Number | ✓ |
|--|--------------|----------------|---|
| Payroll | | | |
| Payroll | | | |
| Pension | | | |
| Social Security | | | |
| Pay Services (Venmo, PayPal, Cash App) | | | |
| Other | | | |

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| Automatic Payments | Company Name | Account Number | ✓ |
|--------------------------------------|--------------|----------------|---|
| Mortgage/Rent | | | |
| Car | | | |
| Car | | | |
| Insurance | | | |
| Cell Phone | | | |
| Electricity | | | |
| Gas | | | |
| Water | | | |
| Cable/TV Subscriptions | | | |
| Subscriptions (Gym, streaming, etc.) | | | |
| Internet Service | | | |

Step 5: Change Automatic Payments

Use the list that you made when tracking and organizing your current finances to ensure all accounts are now linked to your new bank account. Don't forget to contact the companies that may use your debit card information and provide them with your new card number.

Card Number

Expiration Date

CVV Number

Some companies require written notice. See next page for "Automatic Payment Change" form.

Step 6: Close Previous Account

Once you've ensured all checks, automatic payments, and direct deposit have been deducted or credited to your new Midwest Heritage account, close your old account. You can send written notice with the "Account Closing Notice" form and fill out any documentation your former bank may require.

Congrats, you've officially made the switch. Now, you can use your Midwest Heritage account without worrying if all your accounts have smoothly been transferred. Welcome to Midwest Heritage, where we help you balance it all.

Automatic Payment Change

Please accept this as a notification that I have established a new checking account. Currently, you are authorized to initiate automatic payments from my account.

I am authorizing you to initiate automatic payments from my Midwest Heritage account. I've listed the relevant account information below. I agree that the ACH transactions I authorize comply will all applicable laws. This authorization will remain in full force and effect until I notify you that I wish to revoke this authorization. I've listed the relevant account information below.

Account Information

Checking

Savings

Account number _____

Routing number 073902436 (Midwest Heritage)

Please contact me if needed to process this request

Signature

Date

Printed Name

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Account Closing Notice

Date _____

This letter is to inform you that effective as of _____ I or we would like to close the account(s) listed below. If there are any other items, forms or issues that I must attend to in this matter please contact me/us at the number provided.

Thank you for your prompt attention to this request.

Checking # _____

Savings # _____

Other Accounts # _____

Other Accounts # _____

My/Our Contact Information

Mailing Address _____

City _____ State _____ Zip Code _____

Phone Number _____

Signature

Date

Printed Name

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Switch Kit Checklist

To make the transition easier to Midwest Heritage keep track of your progress by checking off each item as you complete.

New Account

Midwest Heritage account opened

Debit card activated

Checks ordered

Download MH Bank app

Set-up online banking

Enrolled in eStatements

Switched, Cleared & Closed

Discontinued use of the old account

Changed direct deposit

Created a list of automatic payments

Switched automatic payments

Destroyed old checks & ATM/debit cards

All outstanding checks cleared

All direct deposits cleared

Closed old account(s)

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Thank you for making the switch to Midwest Heritage. We are dedicated to providing you with exceptional service and personalized financial solutions. Our team is here to assist you every step of the way. If you have any questions, please reach out for assistance.

