

BANK SWITCH

Toolkit

Switch Your Bank Account in Five Simple Steps



BANK SWITCH TOOLKIT

Welcome to Citizens National Bank! We're committed to providing accounts and services that exceed your expectations. To help you get started, we've streamlined the process of switching your account from your current financial institution to CNB. In just five easy steps, you can transfer your banking relationship to Citizens National Bank.

Your **Bank Switch Toolkit** includes information to assist you with updating your automatic payments and direct deposits, as well as closing your current accounts at other financial institutions.

SIMPLE STEPS TO SWITCH

1

Open and fund a Citizens National Bank Checking Account. Be sure to fund the new account with enough money to cover your ongoing expenses during the account transition process. During account opening, don't forget to enroll in online banking, bill pay and e-statements, as well as download and login to our **Citizens National Bank mobile banking app**.

2

Use the Bank Switch Checklist on the following page. This form will assist you in determining which companies you need to notify of your account change to Citizens National Bank.

3

Transfer automatic payments and drafts to your new CNB account via your online accounts for other lenders and services. If you do not have access via an online account, you can send the **Automatic Payment Authorization Form** included in this toolkit to notify those who will transfer your automatic payments to your new CNB account. Review your bank account or statements to ensure you update all your automatic payments.



SIMPLE STEPS TO SWITCH

4

Set up direct deposits for employers, pension or government benefits. Use the **Direct Deposit Authorization Form** included in this toolkit to notify your employer or payroll provider to switch your direct deposit to your new CNB account. Most employers permit employees to make this change through an online HR portal or by completing a direct deposit form.

5

Close your accounts at your previous bank. Allow enough time for all outstanding checks, debit card purchases and automatic withdrawals to clear from your previous bank before closing your account. Once you are certain that everything has cleared, stop using your old account and use the **Account Closing Authorization Form** included in this toolkit to notify your former bank that you are closing the account. Once notified, withdraw any remaining funds and deposit those funds into your new account at Citizens National Bank.

BILL PAY SWITCH



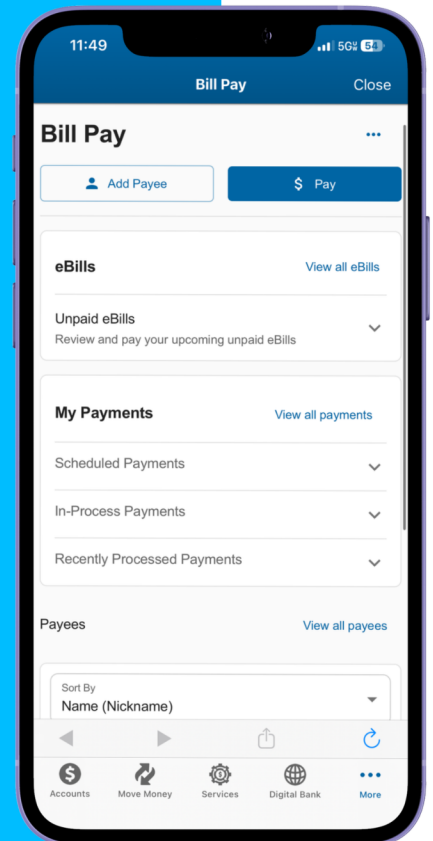
If you use online or mobile banking with bill pay through your previous bank, remember to collect the needed information from your existing payees to use as a reference when setting up your new Citizens National Bank bill pay payee list.

Payee Name: _____

Address & Phone: _____

Account Number: _____



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BANK SWITCH CHECKLIST



Below is a list of common automatic payments and direct deposits. Review your bank account and statements to ensure you do not miss a payment or deposit. Check off each payment and deposit as you update your account information.

	AUTOMATIC PAYMENTS		DIRECT DEPOSITS
<input type="checkbox"/>	Auto Loan or Lease	<input type="checkbox"/>	Employee Payroll
<input type="checkbox"/>	Auto Insurance	<input type="checkbox"/>	Retirement/Pension
<input type="checkbox"/>	Cable/Streaming Service	<input type="checkbox"/>	Investment Income
<input type="checkbox"/>	Electric/Gas/Water	<input type="checkbox"/>	Child Support Income
<input type="checkbox"/>	Internet	<input type="checkbox"/>	Social Security
<input type="checkbox"/>	Mortgage/Rent	<input type="checkbox"/>	Federal Benefits Payment
<input type="checkbox"/>	Home/Renters Insurance	<input type="checkbox"/>	Other
<input type="checkbox"/>	Health Insurance	<input type="checkbox"/>	Other
<input type="checkbox"/>	Cell Phone/Home Phone	<input type="checkbox"/>	Other
<input type="checkbox"/>	Credit Cards	<input type="checkbox"/>	Other
<input type="checkbox"/>	Garbage Service	<input type="checkbox"/>	Other

FREQUENTLY ASKED QUESTIONS

Q What information will I need to know when completing this Bank Switch Toolkit and moving my accounts to Citizens National Bank?

A Your Citizens National Bank **account number** where you are transferring the funds to, as well as the **CNB routing number**, which is 065300211.

Q I currently receive direct deposit of my federal benefits. Can I switch the direct deposit of my federal benefits to my CNB account?

A Yes, you will need to visit **godirect.gov** and select **Frequently Asked Questions** from the list of menus at the top of the page. From there, select **Changes to Direct Deposit**. You will be directed to click a link for a list of federal agencies and their contact information. You will need to contact the appropriate agencies and change your direct deposit to CNB.

Q I currently receive direct deposit of my federal benefits. Can I switch the direct deposit of my federal benefits to my CNB account?

A Yes, you will need to visit **godirect.gov** and select **Frequently Asked Questions** from the list of menus at the top of the page. From there, select **Changes to Direct Deposit**. You will be directed to click a link for a list of federal agencies and their contact information. You will need to contact the appropriate agencies and change your direct deposit to CNB.

Q Who can I contact at Citizens National Bank if I need help with the Bank Switch Toolkit?

A If you have any questions or require assistance, please contact your Universal Banker, call **601.693.1331** or visit any local CNB banking center.

AUTOMATIC PAYMENT AUTHORIZATION

Date: _____

Company Name: _____

Address: _____
Street or PO Box City State ZIP

Regarding Customer Account Number: _____

To Whom It May Concern:

I recently opened a new account with Citizens National Bank and I need my automatic payments drafted from this account. My new account number and other relevant information is listed below.

Effective immediately, the new information for automatic payments is as follows:

Citizens National Bank

512 22nd Ave

Meridian, MS 39301

601.693.1331

Account Number: _____ Account type: _____

Routing Transit Number: **065300211**

This form authorizes you to start drafting automatic payments from the Citizens National Bank account identified above. I understand this authorization will remain in effect until I give written notification to terminate this service.

If you have any questions regarding this request, or if this form is NOT sufficient documentation to make this change, please call me at the number listed below. Thank you for your assistance with this matter.

Sincerely,

Signature

Name

Address

City State Zip Code

Cell: _____ Social Security Number: _____

DIRECT DEPOSIT AUTHORIZATION

Date: _____

Company Name: _____

Address: _____
Street or PO Box City State ZIP

To Whom It May Concern:

This form serves as authorization to change my account information for automatic deposits. I have changed my bank account to Citizens National Bank and the current account number that you are using will no longer be valid.

I understand this authorization will remain in effect until I give written notification to terminate this service. Effective immediately, the new information for my direct deposit is as follows:

Citizens National Bank Routing Transit Number: **065300211**
512 22nd Ave
Meridian, MS 39301
601.693.1331

Account Number: _____

Special Instructions: _____

If you have any questions regarding this request, or if the form is NOT sufficient documentation to make this change, please call me at the number listed below. Thank you for your assistance with this matter.

Sincerely,

Signature

Name

Address

City State Zip Code

Phone: _____ Social Security Number: _____

ACCOUNT CLOSING AUTHORIZATION

Date: _____

Bank Name: _____

Address: _____

Street or PO Box

City

State

ZIP

To Whom It May Concern:

Please consider this form as official notification to close my accounts(s) at your financial institution. Below, I have listed all of the accounts I want to close. Please send me a check for the closing balance(s) to the address below.

Checking Account Number: _____

Savings Account Number: _____

Other Account Number: _____

If you have any questions regarding this request, please call me at the number listed below. Thank you for your assistance with this matter.

Sincerely,

Signature

Printed Name

Address

City

State

Zip Code

Phone: _____



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