



**MAKE** *the*

**SWITCH**

**TO BETTER BANKING**

# SWITCH KIT CHECKLIST

We are here to cover all of your financial needs. With all of your funds in one place, your banking will be easier. Our team of experts will be better able to help you manage your finances and find ways to make your money work harder for you.

## STEP 1 GET ORGANIZED

> Open First State Bank and Trust account.

> Review your last few statements and identify all automatic payments and deposits.

*Note: keep in mind that not all automatic payments that you have previously established occur on a monthly basis. For example, insurance payments, some utilities and federal and state tax returns/ payments can occur on irregular intervals such as bi-monthly, quarterly or even an annual basis.*

## STEP 2 MOVE YOUR DIRECT DEPOSIT & AUTOMATIC PAYMENTS

> Prepare to move your direct deposit by completing the Direct Deposit Transfer Letter.

*Note: you may be asked to fill out an additional form by the company making the direct deposit.*

> To transfer social security direct deposit, you can either call Social Security Administration at 1.800.772.1213 or go to [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm).

> Set up new automatic payments. You can use the Automatic Payment Transfer Letter, or consider First State Bank and Trust Internet Banking with free BillPay as an alternative that gives you more control over your money. (If you are setting up more than one automatic payment, print or make additional copies of the Automatic Payment Transfer Letter for each automatic payment.)

*Note: You may be asked to fill out an additional form by the company making the automatic payment.*

## STEP 3 CLOSE YOUR OLD ACCOUNT

> Confirm all checks have cleared and all automatic payments have been transferred to your new account. Leave sufficient funds in your former account to cover any outstanding checks or pending automatic payments.

> Complete the Account Closure Request Letter and send it to your former financial institution. (Some financial institutions may require you to fill out additional forms.) If your account is an interest-bearing account, request to have your accrued interest paid prior to closing.

> Destroy any unused checks, ATM/debit and credit cards, and deposit slips associated with your former accounts.

> Start using your new First State Bank and Trust account exclusively.

## STEP 4 KEEP COPIES FOR YOUR RECORDS

> Remember to keep a copy of all documents, letters and forms for your personal records.

## STEP 5 TRANSFER OTHER ACCOUNTS

> Consider making your financial life less complicated by transferring other accounts to First State Bank and Trust. We are here to cover all of your financial needs – from Trust Services, to mortgage banking and insurance services. With all of your funds in one place, your banking will be easier. Our team of experts will be better able to help you manage your finances and find ways to make your money work harder for you.

> Call us at 651.439.5195, or visit one of our branches and we will be happy to assist you.



# DIRECT DEPOSIT TRANSFER LETTER

Complete and sign this form for every company (i.e. employer, vendor) initiating a direct deposit to your account. Then, give this signed form, along with a voided check from your new First State Bank and Trust account, to the party making the direct deposit.

ESTABLISH DIRECT DEPOSIT     CHANGE MY EXISTING DIRECT DEPOSIT

## COMPANY INFORMATION

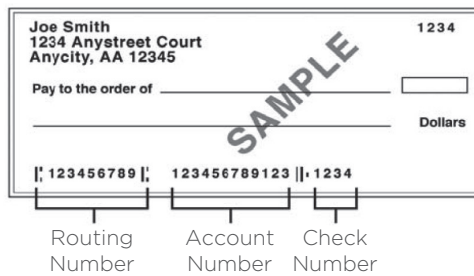
Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # \_\_\_\_\_

## CUSTOMER INFORMATION

Name \_\_\_\_\_ Employee ID#/Account# \_\_\_\_\_  
Social Security# \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # \_\_\_\_\_

## FIRST STATE BANK AND TRUST INFORMATION

Routing Number 091911551



## DEPOSIT INFORMATION

*Note: You can route your direct deposit to more than one account, if your employer allows.*

1. Account Type:

First State Bank and Trust  
Checking or Money Market

First State Bank and Trust Savings

Account Number \_\_\_\_\_

Amount \$ or % (circle one) \_\_\_\_\_

2. Account Type:

First State Bank and Trust  
Checking or Money Market

First State Bank and Trust Savings

Account Number \_\_\_\_\_

Amount \$ or % (circle one) \_\_\_\_\_

I authorize \_\_\_\_\_ (employer/company) to make deposits directly to my First State Bank and Trust account(s) indicated above, and authorize the Bank to accept such deposits.

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_



# AUTOMATIC PAYMENT TRANSFER LETTER

Complete and sign this form for every company initiating an automatic payment from your account. Then, give this signed form, along with a voided check from your new First State Bank and Trust account, to the company receiving the automatic payment.

ESTABLISH AUTOMATIC PAYMENT

CHANGE MY EXISTING AUTOMATIC PAYMENT

## COMPANY INFORMATION

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

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # \_\_\_\_\_

## CUSTOMER INFORMATION

Name \_\_\_\_\_ Employee ID#/Account# \_\_\_\_\_

Social Security# \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # \_\_\_\_\_

## FIRST STATE BANK AND TRUST INFORMATION

Routing Number 091911551

Account Number \_\_\_\_\_

FSBT Checking or Money Market

FSBT Checking or Money Market

The image shows a sample check with the following details:

- Payor: Joe Smith, 1234 Anystreet Court, Anycity, AA 12345
- Payee: Pay to the order of \_\_\_\_\_
- Amount: \_\_\_\_\_ Dollars
- Routing Number: 123456789
- Account Number: 123456789123
- Check Number: 1234

Labels below the check indicate: Routing Number, Account Number, and Check Number.

I authorize \_\_\_\_\_ (employer/company) to make automatic payments from my First State Bank and Trust account(s) indicated above, and authorize the Bank to release such payments.

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_



# AUTOMATIC PAYMENT & DEPOSIT CHECKLIST

## AUTOMATIC PAYMENT CHECKLIST

PAYMENT	COMPANY	ACCOUNT #	DATE OF PAYMENT
Mortgage/Rent			
Auto Loans			
Insurance: Life			
Home Owner's			
Car			
Pet			
Other			
Credit Cards			
Gas/Oil			
Electric			
Cable TV			
Telephone			
Cell Phone			
Water/Sewer			
Garbage			
Internet Provider			
Health Club			
Investments			
IRA/Retirement			
Charities			
Daycare			
Other			

## AUTOMATIC DEPOSIT CHECKLIST

PAYMENT	COMPANY	ACCOUNT #	DATE OF PAYMENT
Employee Payroll			
Pension(s) Retirement Plans			
Social Security			
Investment Incomes			
Other			



# ACCOUNT CLOSURE REQUEST LETTER

Name of Former Financial Institution \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # \_\_\_\_\_

## TO WHOM IT MAY CONCERN

Please accept this letter as my authorization to close the accounts listed below effective as of \_\_\_\_\_ (date). To the best of my knowledge all transactions including ATM/Debit card, automatic deposits/payments and checks written have posted to the following accounts.

Please close the account(s) noted below and mail the balance and any interest earned to the address below.

Former Account Number: \_\_\_\_\_

Former Account Number: \_\_\_\_\_

Former Account Number: \_\_\_\_\_

Former Account Number: \_\_\_\_\_

## CUSTOMER INFORMATION

Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone # \_\_\_\_\_

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_



WE'VE BEEN RECOGNIZED AS HAVING  
**ONE OF THE LARGEST  
COMMUNITY BANK  
TRUST DEPARTMENTS**  
IN THE ST. CROIX VALLEY  
CURRENTLY HOLDING ASSETS  
IN EXCESS OF \$2 BILLION<sup>2</sup>

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## HERE FOR ALL YOUR FINANCIAL NEEDS

### FINANCIAL PLANNING

#### PERSONAL & BUSINESS BANKING

Checking, Savings & CDs

Loans

Convenience Services & eBanking tools

#### PERSONAL & BUSINESS INSURANCE<sup>1</sup>

Home, Auto, Umbrella,

Group, Life, Disability, Long Term Care

Annuities

Business Insurance Packages

### TRUST SERVICES<sup>2</sup>

Corporate Trustee

Estate Administration

Foundation & Endowment Investments

### INVESTMENTS<sup>2</sup>

Retirement - IRA, Roth & SEP

Investment Accumulation Accounts

Custodial Savings

Educational Savings



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**First State Bank and Trust**

Member FDIC. Equal Housing Lender.

<sup>1</sup>**Valley Agencies** // Products and services offered through Valley Agencies are not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates. They are not insured by the FDIC or any other agency of the United States, the bank, or any of its affiliates. There is investment risk including the possible loss of value.

<sup>2</sup>**Trust Services Department** // Products and services offered through the Trust Services Department of First State Bank and Trust are not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates. They are not insured by the FDIC or any other agency of the United States, the bank, or any of its affiliates. There is investment risk including the possible loss of value.