



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 your First State Bank and Trust account.

Note: Online applications are available for most accounts. Visit our applications page for details: www.fsbtc.com/resources/applications.

> 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.

> Review our Bank At Home Kit to learn how to utilize all of our eBanking products.

Note: Our Bank At Home Kit can be found here: www.fsbtc.com/personal/other-services.

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.

> 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.



SWITCH KIT CHECKLIST CONT.

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.

UTILIZE OUR BANK AT HOME KIT

After you have opened your First State Bank and Trust account, we encourage you to take advantage of our full suite of eBanking products. Review our Bank At Home Kit for simple step-by-step instructions on how to get started with the following:

- > Internet Banking
- > eStatements
- > Mobile Banking
- > Remote Deposit Anywhere (RDA)
- > BillPay

You can also apply for a consumer loan and mortgage online. Visit our applications page to get started: www.fsb.com/resources/applications.



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

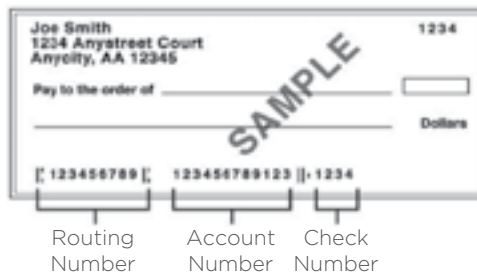
Company Name _____
Address _____
City _____ State _____ Zip _____ Phone # _____

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 # _____

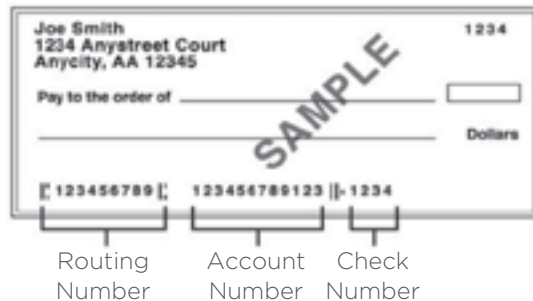
CUSTOMER INFORMATION

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



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 BILLION²

HERE FOR ALL YOUR FINANCIAL NEEDS

FINANCIAL PLANNING

PERSONAL & BUSINESS BANKING

Checking, Savings & CDs

Loans

Convenience Services & eBanking tools

PERSONAL & BUSINESS INSURANCE¹

Home, Auto, Umbrella,

Group, Life, Disability, Long Term Care

Annuities

Business Insurance Packages

TRUST SERVICES²

Corporate Trustee

Estate Administration

Foundation & Endowment Investments

INVESTMENTS²

Retirement - IRA, Roth & SEP

Investment Accumulation Accounts

Custodial Savings

Educational Savings



First State Bank and Trust

Member FDIC. Equal Housing Lender.

¹**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.

²**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.