

# Switching Made Easy!

Changing banks is a big decision and may seem like an inconvenience. That's why we've created this simple Switch Kit to help make your transition as easy as possible! We offer two convenient options for switching:

## **Option 1: Online Switch Kit**

Work online to produce customized forms to switch your account information. After you've completed our Switch Kit, simply print out the forms and mail to the appropriate parties.

## **Option 2: In-Branch Support**

Come into one of our branches and let one of our friendly Customer Service Representatives assist you with completing the appropriate paperwork.

If we can be of any assistance throughout your transition, please contact us at 1-800-550-1873 or visit your [local branch](#).

## **Switch Checklist**

To ensure an easy switch, make sure you've covered everything you need to start banking with Citizens Bank and Trust Co.

### **Did you...**

- Open your **CB&T** checking or savings account?
- Change your direct deposits to your new **CB&T** account?
- Change your automatic payments to your new **CB&T** account?
- Close your checking accounts at your former financial institution?

# Opening a New Account!

Opening a Citizens Bank and Trust Co. is quick and easy. The following information is what we will need from you to open an account. When opening an account, you must visit one of our [local branches](#). To save time, complete this form and bring it when you come in. Or mail it to your local branch and we will have your paperwork ready when you come in!

## WHICH ACCOUNT WOULD YOU LIKE? (PLEASE REFER TO OUR PERSONAL BANKING OPTIONS)

<input type="checkbox"/> FREE CHECKING	<input type="checkbox"/> REGULAR CHECKING	<input type="checkbox"/> CHECK PLUS
<input type="checkbox"/> CITIZENS PREMIER CHECKING	<input type="checkbox"/> SENIOR CITIZENS CHECKING	<input type="checkbox"/> SENIOR CITIZENS CHECK PLUS
<input type="checkbox"/> ADVANTAGE MONEY MARKET	<input type="checkbox"/> STATEMENT SAVINGS	<input type="checkbox"/> VACATION CLUB
		<input type="checkbox"/> CHRISTMAS CLUB

<input type="checkbox"/> ARE YOU A NEW CUSTOMER?	<input type="checkbox"/> ARE YOU AN EXISTING CUSTOMER?
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IF AN EXISTING CUSTOMER, IS INFORMATION IN OUR RECORDS CURRENT?

<input type="checkbox"/> YES	<input type="checkbox"/> NO
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EXISTING CUSTOMERS WITH CORRECT CURRENT INFORMATION, ONLY FILL IN "NAME" AND "SOCIAL SECURITY NUMBER".

## THIS IS THE INFORMATION WE NEED FROM CUSTOMERS IN ORDER TO OPEN AN ACCOUNT.

NAME:			
ADDRESS:			
CITY, STATE, ZIP:			
SOCIAL SECURITY NUMBER:		DATE OF BIRTH:	
DRIVER'S LICENSE #:		STATE:	
ISSUE DATE:		EXPIRATION DATE:	
PHONE NUMBER(S):	HOME:	WORK:	
CELL:		EMAIL ADDRESS:	
EMPLOYER:		OCCUPATION:	
PASSWORD OF YOUR CHOICE:			

**IMPORTANT:** WHEN OPENING AN ACCOUNT, PLEASE BRING TWO FORMS OF ID WITH YOU.

IS THIS A JOINT ACCOUNT? YES NO

## IF JOINT ACCOUNT, PROVIDE ADDITIONAL INFORMATION ON SECOND INDIVIDUAL.

NAME:			
ADDRESS:			
CITY, STATE, ZIP :			
SOCIAL SECURITY NUMBER:		DATE OF BIRTH:	
DRIVER'S LICENSE #:		STATE:	
ISSUE DATE:		EXPIRATION DATE:	
PHONE NUMBER(S):	HOME:	WORK:	
CELL:		EMAIL ADDRESS:	
EMPLOYER:		OCCUPATION:	
PASSWORD OF YOUR CHOICE:			

## WHAT ELSE CAN WE HELP YOU WITH?

SAFE DEPOSIT BOX:	<input type="checkbox"/> READY TO OPEN	<input type="checkbox"/> INFORMATION ONLY
CERTIFICATE OF DEPOSIT/IRA:	<input type="checkbox"/> READY TO OPEN	<input type="checkbox"/> INFORMATION ONLY
INVESTMENT COUNSELING:	<input type="checkbox"/> APPOINTMENT	<input type="checkbox"/> INFORMATION ONLY
LOAN:		
REAL ESTATE:	<input type="checkbox"/> APPLICATION	<input type="checkbox"/> INFORMATION ONLY
AUTO:	<input type="checkbox"/> APPLICATION	<input type="checkbox"/> INFORMATION ONLY
PERSONAL:	<input type="checkbox"/> APPLICATION	<input type="checkbox"/> INFORMATION ONLY
LINE OF CREDIT:	<input type="checkbox"/> APPLICATION	<input type="checkbox"/> INFORMATION ONLY

# Get Prepared

Identify automatic deposits and deductions that you'll be switching to Citizens Bank & Trust Co.

If you have not already opened a Citizens Bank & Trust Co. account, please visit one of our branch locations.

Your new Citizens Bank & Trust Co. account information for quick reference:

Citizens Bank & Trust Co. Account Number \_\_\_\_\_

Citizens Bank & Trust Co. Routing Number **051402233**

Citizens Bank & Trust Co. Address 126 South Main St., Blackstone, VA 23824

Record your former **account number** and **routing number** for quick reference:

Former Bank Name \_\_\_\_\_

Account # \_\_\_\_\_

Routing # \_\_\_\_\_

## Helpful Hints

- **Automatic Deposits:** These are recurring payments automatically deposited into your account on a regular basis. Examples are payroll, social security, alimony, dividend, or disability payments.
- **Automatic Payments:** These are recurring payments automatically withdrawn from your account on a regular basis. Examples include mortgage payments, gym membership fees, and insurance premiums.
- **Contact each company:** Find out the address of the main accounting office where you should send the notice of change. Some companies have this information available on their website or billing statements. Make sure no other forms are required.
- **Routing Number:** This is the first group of nine (9) numbers found at the bottom of a check.

# Reconcile Your Old Account

Current balance from your most recent statement: \$ \_\_\_\_\_

Add deposits since statement:

Date	____/____/____	+ \$	_____
Date	____/____/____	+ \$	_____
Date	____/____/____	+ \$	_____

Total of current balance and recent deposits: 1. \$ \_\_\_\_\_

List and add outstanding checks, debit card transactions, and any other withdrawals since statement:

Description	_____	Date	____/____/____	\$	_____
Description	_____	Date	____/____/____	\$	_____
Description	_____	Date	____/____/____	\$	_____
Description	_____	Date	____/____/____	\$	_____
Description	_____	Date	____/____/____	\$	_____
Description	_____	Date	____/____/____	\$	_____
Description	_____	Date	____/____/____	\$	_____

Total of outstanding withdrawals: 2. \$ \_\_\_\_\_

Amount from 1 \$ \_\_\_\_\_

Amount from 2 - \$ \_\_\_\_\_

Amount you can deposit in your new **CB&T** account. \$ \_\_\_\_\_

# Direct Deposit Authorization Instructions

## **Direct Deposit Instructions:**

After you've identified the Direct Deposits from your previous bank statements, use the Direct Deposit Authorization to notify the depositor of your new bank information.

## **Before sending the Direct Deposit Authorization:**

1. Check with your employer or source of income to make sure no other forms are required. For Social Security direct deposit, call the Social Security Administration at 1-800-772-1213 or go to [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm).
2. Use the enclosed form to establish your direct deposit at Citizens Bank & Trust Co. by providing it to your employer/source of income.
3. Maintain the account at your previous bank until you have confirmed that your Direct Deposit(s) has been switched to your Citizens Bank & Trust Co. account. (Note: It could take up to one month for this change to go into effect.)

## **After sending the Direct Deposit Authorization:**

1. Confirm with your employer/source of income that forms were received.
2. Monitor your account to confirm your direct deposit has been changed.  
You may do this by visiting us online at [cbtva.com](http://cbtva.com), calling our automated telephone service at (434)292-1033 or (800)436-5899, or coming into your [local branch](#).

## **Examples of Direct Deposit:**

Paycheck from Employer

Social Security

VA Compensation

Retirement/Pension Plan

Interest Income

Dividends

Military Pay

# Direct Deposit Authorization Form

## To Whom It May Concern:

- I recently changed banks and request that my automatic deposit be switched to my new account at Citizens Bank and Trust Company.
- I would like to establish direct deposit of funds to my Citizens Bank and Trust Company account.

Company Information  
Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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

Bank  
Information

Discontinue Depositing at: \_\_\_\_\_  
Begin Depositing at **Citizens Bank & Trust Company**  
Routing Number: **051402233**

Deposit  
Information

(You can route your automatic deposit to more than one account.)

<b>1. Account Type</b>	<b>2. Account Type</b>
<input type="checkbox"/> Checking	<input type="checkbox"/> Checking
<input type="checkbox"/> Savings	<input type="checkbox"/> Savings
Account Number _____	Account Number _____
Amount - \$ or % _____	Amount - \$ or % _____

I authorize your company to make deposits directly to the account(s) indicated above.  
Please contact me with any questions you may have pertaining to this request form.

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

*Note: Some companies or organizations, such as Social Security Administration, may require a special form. Contact your employer or income source to make sure no other special forms are required.*



# Automatic Payment Authorization Instructions

## Automatic Payments

After you've identified the Automatic Payments from your previous bank statements, use the Automatic Payment Authorization form to notify the merchant of your new bank information.

Don't forget you can also manage your payments with Citizens Bank & Trust Co.'s Internet Banking and Online Bill Pay. It's free with a Citizens Bank & Trust Co. deposit account!

## Before Sending the Automatic Payment Authorization:

1. Identify any existing automatic payments.
2. Use the enclosed form to request that these payments be established at Citizens Bank & Trust Co. Maintain the account at your previous bank until you have confirmed that the automatic payment has been switched to your Citizens Bank & Trust Co. account. (Note: It could take up to one month for this change to go into effect.)

## After Sending the Automatic Payment Authorization:

1. Confirm with merchants that forms were received.
2. Monitor your account to ensure your automatic payments have been changed. You can do this by visiting us online at [www.cbtva.com](http://www.cbtva.com), calling our automated telephone service at (434)292-1033 or (800)436-5899, or by coming into your [local branch](#).

## Examples of Automatic Payments:

Mortgages

Loans (i.e., car, home equity, credit card)

Insurance

Phone Service

Utilities

Cable/ Satellite Television

# Automatic Payment Authorization Form

## To Whom It May Concern:

I recently changed banks and request and authorize your company to change the account from which you debit my payments. Below is pertinent information for my request:

Company  
Information

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

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Customer  
Information

Name \_\_\_\_\_ Phone \_\_\_\_\_

Account # with Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Former Bank  
Information

Name of Bank \_\_\_\_\_

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

As of \_\_\_\_\_ (Date), please discontinue debiting the above account and begin debiting the below account for payments.

New Bank  
Information

Name of Bank **Citizens Bank & Trust Company**

Routing Number 051402233 Account Number \_\_\_\_\_

For my records, please send me confirmation of the date this change will be in effect. Please contact me with any questions you may have pertaining to this request form.

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

*Note: Contact the company to ask if any other information is needed and where to send this request.*

**Citizens Bank  
& Trust**  
COMPANY

# Follow Up

This form will help you track the automatic transactions you are moving to your Citizens Bank and Trust Co. account. Use this form to determine when to follow up with your requests.

## Automatic Deposits

Company Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Date Request Made \_\_\_/\_\_\_/\_\_\_ Estimate Completion Date: \_\_\_/\_\_\_/\_\_\_

Mailed     Phone Call (Who you spoke with) \_\_\_\_\_  Completed

Additional Notes \_\_\_\_\_

Company Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Date Request Made \_\_\_/\_\_\_/\_\_\_ Estimate Completion Date: \_\_\_/\_\_\_/\_\_\_

Mailed     Phone Call (Who you spoke with) \_\_\_\_\_  Completed

Additional Notes \_\_\_\_\_

## Automatic Payments

Company Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Date Request Made \_\_\_/\_\_\_/\_\_\_ Estimate Completion Date: \_\_\_/\_\_\_/\_\_\_

Mailed     Phone Call (Who you spoke with) \_\_\_\_\_  Completed

Additional Notes \_\_\_\_\_

Company Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Date Request Made \_\_\_/\_\_\_/\_\_\_ Estimate Completion Date: \_\_\_/\_\_\_/\_\_\_

Mailed     Phone Call (Who you spoke with) \_\_\_\_\_  Completed

Additional Notes \_\_\_\_\_

Company Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Date Request Made \_\_\_/\_\_\_/\_\_\_ Estimate Completion Date: \_\_\_/\_\_\_/\_\_\_

Mailed     Phone Call (Who you spoke with) \_\_\_\_\_  Completed

Additional Notes \_\_\_\_\_

# Closed Account Instructions

## **Before sending the Account Closing Request:**

1. Check with your former bank to make sure no additional forms or information are required.
2. Inquire about any possible penalties with respect to early withdrawal before you close your account. If you have Certificates of Deposit (CD's), it is important to check the maturity dates.
3. Be sure that all automatic transactions have been switched to your Citizens Bank & Trust Co. account before closing your old account.

## **After you've sent the Account Closing Request:**

1. Check account statements to verify that all accounts have a zero balance and have been closed.

# Close Your Old Account

## To Whom It May Concern:

This letter is to request that you close the bank account(s) I have at your institution.

Former Financial  
Institution

Institution Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Customer  
Information

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

- Please close the account(s) noted below and mail a check with the balance to my above address.
- Please close the account(s) noted below and mail a check with the balance (and a copy of this form) to my new account at:

Citizens Bank and Trust Co.  
126 South Main Street  
Blackstone, Virginia 23824

- Effective Immediately
- Effective on \_\_\_/\_\_\_/\_\_\_

Account  
Information

### Account 1

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

Old Routing Number \_\_\_\_\_

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

### Account 2

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

Old Routing Number \_\_\_\_\_

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

### Account 3

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

Old Routing Number \_\_\_\_\_

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

When the account(s) has been closed, please send confirmation to my address above.  
Please contact me with any questions you may have about this request form.

Account Holder \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

