



It's **EASY** to Switch
to a Tyndall Federal
Checking Account

with our

***Quick Start
Switch Kit***

NCUA Member Eligibility Required
Federally Insured by NCUA.



747-4300

888-896-3255 Toll-Free

tyndallfcu.org

Introduction

As a member of Tyndall Federal, you have access to a wide variety of flexible and convenient products and services. With Tyndall Federal's **Quick Start Switch Kit**, we even make it easy for you to switch your Checking Account from your current financial institution to your Tyndall Federal Checking Account - *in just 5 simple steps*.

The basic letters and forms you may need have already been created for you to make the "switch" a smooth and easy one. Just complete the ones that apply to you, and mail or deliver them to the appropriate companies or financial institutions. Remember, we have created the most commonly-used forms for the Quick Start Switch Kit, but they may not all be necessary in your case. For example:

- You may have 2 direct deposits coming in and no automatic withdrawals coming out of your Checking Account. In that case, you would print 2 **Direct/Automatic Deposit Change Authorization** forms and no **Automatic Withdrawal Change Authorization** forms.
- If you have already balanced your previous Checking Account, you will not need to print and complete the **Balancing Worksheet**.

This Switch Kit is designed to redirect your automatic deposits or withdrawals from your previous financial institution to your Checking Account with us. If you already have other accounts or loans with us and would like to schedule automatic deposits or withdrawals to/from one of these accounts or loans, please call us at (850) 747-4300 or visit one of our Branch locations so we can assist you with the proper paperwork.

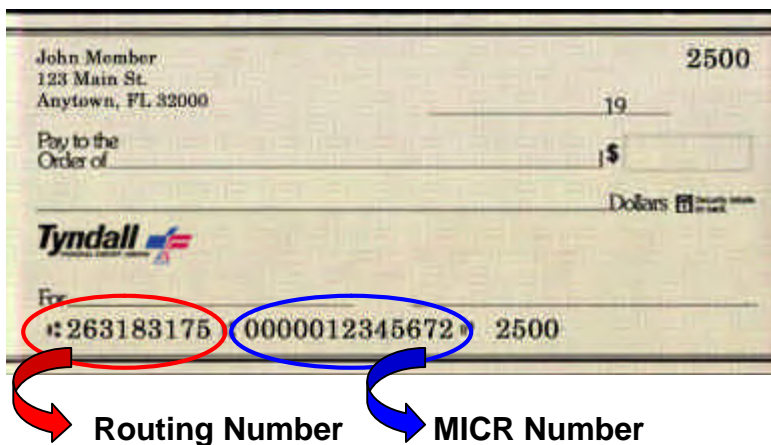
We recommend you read over and/or print the Pre-Transfer Tip Sheet, which was designed to assist you in making sure you have not forgotten anything.

If you have any questions or need assistance with the Quick Start Switch Kit, please call our Switch Specialist directly at **(850) 747-4405** or 888-896-3255, ext. 8605, toll-free. You may also visit a Financial Sales Representative at any of our convenient Branch locations.

Pre-Transfer Tip Sheet

Before completing our Quick Start Switch Kit, we recommend you have the following information handy. Since many people do not have all of the required information readily available, we have provided a tool to help you gather all of the information into one place – the [Pre-Transfer Worksheet](#). Simply print and complete the Pre-Transfer Worksheet. (Note: Please be sure to shred the worksheet after you have completed all the necessary paperwork.)

- **Your new Tyndall Federal Credit Union Checking Account number (MICR number)** – This number was provided to you when you opened your Checking Account. It may also be found at the bottom of your new Tyndall Federal checks. If you do not know this number or do not have checks, please call our Switch Specialist at (850) 747-4405 or 888-896-3255, ext. 8605, toll-free. You may also log into your account through Internet Banking, select the "Messages" tab, and send us a secure message to request your MICR number.
- **Tyndall Federal Credit Union's Routing Number – 263183175**



- **The name and address of your previous financial institution** – You will also need your account numbers from that financial institution. We recommend you have your most recent account statement and your checkbook register from the account so you may balance your account prior to closing it.
- **A list of any Direct/Automatic Deposits that are regularly made to your previous checking account** – You will need the name and address of each company, as well as your account/reference number for each of those companies. The following checklist may help you keep track of companies you may need to consider:
 - Your employer(s)
 - Government deposit (Pension, Retirement, etc.)
 - Brokerage deposit (dividends, interest, etc.)
 - Child support or other court-ordered deposits

- Transfers from other financial institutions' accounts (money market, checking, savings, CD dividends, etc.)
- Social Security deposit – **Please note:** For your **Social Security deposit(s)**, you may request the change by:
 - completing the Social Security Direct Deposit form and the Social Security Deposit/Debit Authorization form instead of using the Direct/Automatic Deposit Authorization form. Please bring the forms into any Tyndall Federal branch location and we will process them for you.
 - call the Social Security office directly at 1-800-772-1213
 - submit your transfer request on-line at www.ssa.gov/deposit/
- **A list of any Automatic Payments/Withdrawals that are regularly withdrawn from your previous checking account** – You will need the name and address of each company, as well as your account/reference number for each of those companies. Remember to also include any payments you may have authorized using your debit card from your previous account. The following checklist may help you keep track of companies you may need to consider:
 - Utilities (water, telephone, electric, gas, cable/satellite, trash, etc.)
 - Mortgage or Rent payment
 - Loans at other financial institutions (auto loan, home equity loan, credit card payments, etc.)
 - Scheduled account transfers to other credit union/bank accounts
 - Brokerage accounts – automatic investments
 - Home/Personal service payments - yard maintenance, pest control, cleaning service, cellular service, Internet service, child care, etc.
 - Insurance (home, auto, life, etc.)
 - Membership dues
 - Child support or other court-ordered payment

Keep in mind that if you have opened a joint account with Tyndall Federal and the joint account owner has a Direct/Automatic Deposit he/she would like to transfer, the joint owner must sign the required form/letter if he/she is the only authorized signer for that deposit.

Once you have completed the Pre-Transfer Worksheet, you may transfer the information to the appropriate forms and letters in the Quick Start Switch Kit. Or, if you need assistance with the process, bring the completed worksheet into any of our branch locations and a Financial Sales Representative will be happy to help.

Quick Start Switch Kit

Step 1: **Open your Checking Account with Tyndall Federal Credit Union.** You may submit your account application on-line, or you may call our Member Service Center at (850) 747-4300 or 888-896-3255, toll-free. Or, stop by any of our convenient branch locations.

Step 2: **Balance your previous Checking Account.** Remember to leave enough money in the account to cover:

- any outstanding checks you have already written,
- any check/debit transactions you have already completed, and/or
- any automatic payments scheduled to come from the account.

The **Balancing Worksheet** may help you to balance your previous account.

Once you have balanced your checkbook register, discontinue using the previous Checking Account and use your Tyndall Federal Checking Account instead. Once all outstanding transactions have cleared and you are sure that any applicable automatic deposits and/or withdrawals have been successfully transferred to your Tyndall Federal account, you may close your previous Checking Account.

Step 3: **Switch your Direct and/or Automatic Deposits.** Complete and send one **Direct/Automatic Deposit Change Authorization form** to your employer, and one to any company currently making an automatic deposit to your previous Checking Account. (Please note: some employers, businesses, or financial institutions may require additional information in order to process your request.)

Step 4: **Switch your Automatic Payments/Withdrawals.** Complete and send one **Automatic Withdrawal Change Authorization form** to any company currently making an automatic withdrawal from your previous Checking Account. This form provides the company with your *new* Checking Account information, so that they can continue to withdraw your payments on schedule, if you ask them to do so.

Please keep in mind that Tyndall Federal Credit Union offers a **FREE** on-line Bill Pay service, so you may decide to enroll in that service through our **FREE** Internet Banking and make your payments to these companies yourself. That way, you are in control of when the payments are being withdrawn from your Checking Account.

If you wish to use Bill Pay for this purpose, simply set up the merchants and payments within Bill Pay. Then, send the Automatic Withdrawal Authorization Change/Cancellation form to the merchant to request that

they discontinue withdrawing the payment from your previous Checking Account.

Step 5: **Close your previous Checking Account.** Verify that:

- all of your outstanding transactions have cleared your account,
- all of your Direct/Automatic deposits have already been received into your new Tyndall Federal Checking Account, as scheduled, and
- all of your Automatic withdrawals have already been withdrawn from your new Tyndall Federal Checking Account, as scheduled.

Once you have verified that there will be no further activity on your previous account, simply send the completed **Close Account(s) Authorization form** to your former financial institution, instructing them where to send any remaining balances and to close your account(s) with their financial institution.

You're finished! With your funds securely in your Tyndall Federal Checking Account, you will earn dividends on your funds, while enjoying all of the privileges of Tyndall Federal membership.

Thank you for switching your Checking Account to Tyndall Federal!

If you have any questions about switching your Checking Account to your new Tyndall Federal Checking Account, please call our Switch Specialist at (850) 747-4407 or 888-896-3255, ext. 8605, toll-free. She will be happy to assist you with any – or all – of the switch process.

Pre-Transfer Worksheet

Previous Financial Institution Information:

List the financial institution information for each account you wish to transfer to your new Tyndall Federal account:

Name/Address of Financial Institution	Phone Number/ Fax Number	Account Number

Direct/Automatic Deposit Information:

List the employer or company information for each automatic deposit you wish to transfer to your new Tyndall Federal Checking Account:

Name/Address of Employer/Company	Phone Number/ Fax Number	Account Number/ Reference Number

Automatic Payment/Withdrawal Information:

List the company/payment information for each automatic payment you would like to have withdrawn from your new Tyndall Federal Checking Account:

Name/Address of Employer/Company	Phone Number/ Fax Number	Account Number/ Reference Number

Balancing Worksheet

Use this worksheet to balance your checkbook register for your Checking Account with your previous financial institution. Begin with the current Checking Account balance shown on your most recent account statement.

1. Your ending balance from your most recent Checking Account statement

\$ _____
Ending Statement
Balance

2. List all deposits that do not appear on your account statement

Date of Deposit	Amount of Deposit
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

+ \$ _____
Add Total of Deposits
Outstanding (Step 2)

3. List all checks, transfers, withdrawals, debit card purchases, automatic Bill Payment transactions that do not yet appear on your account statement

Date of Withdrawal	Amount of Withdrawal
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

= \$ _____
Subtotal

4. Enter Account Balance – this should equal the balance in your checkbook register. If it does not, proceed with Step 5 below.

- \$ _____
Subtract Total of
Checks/Debits
Outstanding (Step 3)

= \$ _____
Account Balance

5. Enter the ending balance you show in your checkbook register

\$ _____
Checkbook Register
Balance

6. Add any deposits/credits that appear on your statement, but do not appear in your register. Remember to note them in your register and add them to your register balance.

+ \$ _____
Deposits

7. Subtract any withdrawals/debits that appear on your statement, but do not appear in your register. Remember to note them in your register and subtract them from your register balance.

- \$ _____
Withdrawals

8. Your new register balance should equal the account balance shown in Line 4.

= \$ _____
Register/Account Balance

Direct/Automatic Deposit Change Authorization

Date: _____

To:

Employer / Company (Depositer) Name

Address

City / State / Zip

To Whom It May Concern:

You are currently making an automatic direct deposit on my behalf to the following account:

Previous Financial Institution

Routing Number

Account Number

Effective _____ (date), please stop making the deposits to the account shown above and begin making the deposits to my Checking Account at:

Tyndall Federal Credit Union

Current Financial Institution

263183175

Routing Number

Checking Account Number (MICR Number)

I hereby authorize you to initiate deposit of my funds to the above-mentioned Tyndall Federal Credit Union Checking Account, and I authorize Tyndall Federal Credit Union to deposit the funds into my Checking Account. I understand that I will be charged a fee of \$20.00 each time an ACH Automatic Withdrawal entry is returned. This authorization shall remain in effect until I send written notice of change or cancellation.

Member Signature

Employee ID Number /
Reference Number

Printed Name

Contact Phone Number
(Day)

Other information the Depositor may need
(SSN, description of deposit, Date of Birth, etc.)

Automatic Withdrawal Change Authorization

TO:

Company Name (Name of company/financial institution that makes the withdrawal)

Address

City / State / Zip

You are currently making an automatic withdrawal for a preauthorized payment on my behalf. This payment is being applied to the following account with your company/financial institution:

Account/Reference Number with the
Company/Financial Institution

Withdrawal Amount

The funds are presently being withdrawn from my account at the following institution:

Previous Financial Institution

Routing Number

Account Number

Account Type

Effective _____ (date), please stop making withdrawals from the account shown above and begin withdrawing the funds from my Checking Account at:

Tyndall Federal Credit Union

Current Financial Institution

263183175

Routing Number

Checking Account Number (MICR Number)

I hereby authorize you to change the source of the withdrawal from my previous account to my Tyndall Federal Credit Union Checking Account instead. I authorize Tyndall Federal Credit Union to initiate debit entries from my Tyndall Federal Checking Account to be applied to my account with the company to whom this authorization is addressed. I understand that I will be charged a fee of \$20.00 each time an ACH debit entry is rejected due to insufficient funds. This authorization shall remain in effect until I send written notice of change or cancellation.

Member Signature

Account / Reference Number

Printed Name



P.O. Box 59760
Panama City, FL 32412-0760

MEMBER _____

ACCOUNT _____

LOAN _____

SOCIAL SECURITY DEPOSIT/DEBIT AUTHORIZATION

PAYROLL/TRANSFER GROUP ALLOCATIONS

Paycheck _____ Payroll/Transfer Group _____ SSN: _____

New

Change

Cancel

I AUTHORIZE TYNDALL FEDERAL CREDIT UNION TO DISTRIBUTE MY PAYCHECK IN THE FOLLOWING AMOUNTS, AND APPLY THE FUNDS TO THE FOLLOWING ACCOUNTS AS INDICATED BELOW:

MEMBER NUMBER	SURNAM	SUFFIX	GROUP	AMOUNT	START DATE	STOP DATE
1. _____	_____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____	_____	_____

HAVING PREVIOUSLY REQUESTED MY EMPLOYER TO SEND MY PAYCHECK DIRECTLY TO THE CREDIT UNION, I INSTRUCT THE CREDIT UNION TO DISTRIBUTE MY SOCIAL SECURITY, SOCIAL SECURITY DISABILITY, OR SUPPLEMENTAL SOCIAL SECURITY INCOME ACCORDING TO THE ABOVE SCHEDULE. I AUTHORIZE THE CREDIT UNION TO CHANGE THE ABOVE SCHEDULE AT ANY TIME IN ORDER TO COMPLY WITH THE CREDIT AGREEMENT. THIS AUTHORIZATION IS REVOCABLE BY ME UPON WRITTEN NOTICE TO THE CREDIT UNION, SO LONG AS I AM NOT IN DEFAULT AND MY EMPLOYER IS IN NO WAY BOUND BY OR RESPONSIBLE FOR THESE DEDUCTIONS. THIS PAYCHECK DISTRIBUTION REQUEST CANCELS ALL PREVIOUS PAYCHECK DISTRIBUTION REQUESTS ON FILE AT THE CREDIT UNION.

MY SIGNATURE BELOW AUTHORIZES TFCU TO DISTRIBUTE MY SOCIAL SECURITY ALLOCATIONS TO SHARE ACCOUNTS AND/OR LOANS FOR REPAYMENT.

Signature of Member _____ Date _____ Prepared By _____ Keyed In By _____ 12/2005



P.O. Box 59760
Panama City, FL 32412-0760

MEMBER _____

ACCOUNT _____

LOAN _____

SOCIAL SECURITY DEPOSIT/DEBIT AUTHORIZATION

PAYROLL/TRANSFER GROUP ALLOCATIONS

Paycheck _____ Payroll/Transfer Group _____ SSN: _____

New

Change

Cancel

I AUTHORIZE TYNDALL FEDERAL CREDIT UNION TO DISTRIBUTE MY PAYCHECK IN THE FOLLOWING AMOUNTS, AND APPLY THE FUNDS TO THE FOLLOWING ACCOUNTS AS INDICATED BELOW:

MEMBER NUMBER	SURNAM	SUFFIX	GROUP	AMOUNT	START DATE	STOP DATE
1. _____	_____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____	_____	_____

HAVING PREVIOUSLY REQUESTED MY EMPLOYER TO SEND MY PAYCHECK DIRECTLY TO THE CREDIT UNION, I INSTRUCT THE CREDIT UNION TO DISTRIBUTE MY SOCIAL SECURITY, SOCIAL SECURITY DISABILITY, OR SUPPLEMENTAL SOCIAL SECURITY INCOME ACCORDING TO THE ABOVE SCHEDULE. I AUTHORIZE THE CREDIT UNION TO CHANGE THE ABOVE SCHEDULE AT ANY TIME IN ORDER TO COMPLY WITH THE CREDIT AGREEMENT. THIS AUTHORIZATION IS REVOCABLE BY ME UPON WRITTEN NOTICE TO THE CREDIT UNION, SO LONG AS I AM NOT IN DEFAULT AND MY EMPLOYER IS IN NO WAY BOUND BY OR RESPONSIBLE FOR THESE DEDUCTIONS. THIS PAYCHECK DISTRIBUTION REQUEST CANCELS ALL PREVIOUS PAYCHECK DISTRIBUTION REQUESTS ON FILE AT THE CREDIT UNION.

MY SIGNATURE BELOW AUTHORIZES TFCU TO DISTRIBUTE MY SOCIAL SECURITY ALLOCATIONS TO SHARE ACCOUNTS AND/OR LOANS FOR REPAYMENT.

Signature of Member _____ Date _____ Prepared By _____ Keyed In By _____ 12/2005

Close Account(s) Authorization

Date: _____

To:

Name of Financial Institution

Address

City / State / Zip

To Whom It May Concern:

Please close the following account(s) with your institution, as noted below:

Account Number	Account Type	
		<input type="checkbox"/> Close immediately <input type="checkbox"/> Close at end of current dividend period
		<input type="checkbox"/> Close immediately <input type="checkbox"/> Close at end of current dividend period
		<input type="checkbox"/> Close immediately <input type="checkbox"/> Close at end of current dividend period
		<input type="checkbox"/> Close immediately <input type="checkbox"/> Close at end of current dividend period

Once the accounts have been closed, please send a check or electronic payment to my Checking Account at the following institution:

Tyndall Federal Credit Union

Current Financial Institution

P.O. Box 59760, Panama City, FL 32412-0760

Address

263183175

Routing Number

Checking Account Number (MICR Number)

I hereby authorize you to close my account(s) with your institution as indicated above, and to initiate deposit of my funds to the above-mentioned Tyndall Federal Credit Union Checking Account. I authorize Tyndall Federal Credit Union to deposit the funds into my Checking Account. I understand that I will be charged a fee of \$20.00 each time an ACH Automatic Withdrawal entry is returned.

Member Signature

Account Number / Reference Number

Printed Name

Contact Phone Number (Day)

Other information the Financial Institution may need
(SSN, Date of Birth, joint owner information, etc.)