

Account Options



Besides checking and savings accounts, United Credit Union offers a wide variety of personal and business banking products and services. Use this list to find the right options for you.

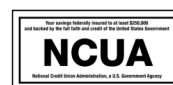
A United Credit Union representative can also help with any questions you may have.

Some products we offer include:

- | | |
|--|---|
| <input type="checkbox"/> Online & Mobile Banking | <input type="checkbox"/> Unsecured and Secured Credit Cards |
| <input type="checkbox"/> Personal Loans | <input type="checkbox"/> Individual Retirement Accounts (IRA) |
| <input type="checkbox"/> Health Savings Accounts | <input type="checkbox"/> Lines of Credit |
| <input type="checkbox"/> Mortgage and Home Equity Loans | <input type="checkbox"/> Certificates of Deposit (CD) |
| <input type="checkbox"/> Auto, RV/Camper, Motorcycle and UTV loans | <input type="checkbox"/> Christmas Club Account |



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United Credit Union's 5-Step Switch Kit

The following forms have been created for you to help make the process of switching your account(s) easier.

**Important: Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.*

1 Open your new United Credit Union account

Visit any of our six convenient locations and a Member Service Representative will be happy to assist you in opening your new account with us.

2 Get organized

Use our switch kit to help you organize the transactions that will be switched to your new United Credit Union account.

3 Transfer your direct deposits

Send a **Direct Deposit Form** to your employer and other sources so your funds can be automatically deposited into your account.

4 Update Automatic Payments

Send an **Automatic Payment Authorization Form** to each of your creditors to switch any automatic payments from your prior financial institution over to your new United Credit Union account.

5 Say "Bye" to your old account

Use the **Account Closing Letter** to notify your previous financial institution to close your account and how you would like any remaining funds to be disbursed. Make sure all checks and debits have cleared before closing your old account.

Please note: United Credit Union cannot guarantee that these forms will be accepted in every instance. Your previous financial institution and/or creditors may require you to make any of these requests in person or by another method. They may also require more or different information than is contained on the forms provided.

If you have any questions or concerns during this process, please do not hesitate to contact us:

- Stop into your local United Credit Union branch.
- Call us at 1-877-581-8651 to speak with one of our friendly Member Service Representatives.



Transaction Checklist

Get Organized

***Helpful Tip:** For reference, gather your most recent statement from your old financial institution. You may even want a couple of months worth. If applicable, include statements/information for utility payments, loan payments, health club memberships, etc. you have set up with your old account.

DIRECT DEPOSITS: List all direct deposits to your account(s).

Deposit Type	Company/Institution Name	Account Number	Amount	Date

AUTOMATIC PAYMENTS/TRANSFERS: List all withdrawals from your account(s).

Withdrawal Type	Company/Institution Name	Account Number	Amount	Date

Former Account Activity Tracking

You will want to keep track of the old activity on your old account. Make sure all checks, deposits, automatic payments, debit card transactions and ATM withdrawals have cleared before closing the account.



Form 1: Transferring direct deposits

To transfer your direct deposit(s), send **Form 1: Direct Deposit Authorization Form** to your employer and any other sources so your funds can be automatically deposited to your United Credit Union account. Please contact your employer's payroll department if you have questions about their process.

For Social Security deposits, a United Credit Union representative can assist you with calling the Social Security Administration at (800) 333-1795 or signing up online at ssa.gov/deposit.

**Tip: Be sure to include a voided United Credit Union check (if applicable) with this form. You may ask for a starter check from a United Credit Union representative if you did not place a check order. Please feel free to make as many copies as needed of these forms.*



Form 1: Direct Deposits

Direct Deposit Authorization Form

Attention:

Company Name

Address

City

State

Zip Code

From:

Member Name

Member Address

City

State

Zip Code

Social Security Number (If Required)

Phone Number

To Whom It May Concern,

I have recently switched financial institutions. Please stop making deposits into my old account and begin making them to my new United Credit Union account indicated below.

New Account Information:

United Credit Union Routing Number: 281581063

☐ Checking ☐ Savings

Account Number

Signature of Member

Date

DEPOSIT: ☐ Total Amount **OR** ☐ \$_____ into CHECKING account listed above.

DEPOSIT: ☐ Total Amount **OR** ☐ \$_____ into SAVINGS account listed above.





Form 2: Transferring your automatic payments

Use **Form 2: Automatic Payment Authorization Form** to request the transfer of your automatic payment(s) to your United Credit Union account, or to establish a new automatic payment from your new United Credit Union account. Please allow sufficient time for your first payments to be activated.

**Tip: Be sure to include a voided United Credit Union check (if applicable) with this form. You may ask for a starter check from a United Credit Union representative if you did not place a check order. Please feel free to make as many copies as needed of these forms.*



Form 2: Automatic Payments

Automatic Payment Authorization Form

Attention:

Company Name

Address

City

State

Zip Code

From:

Member Name

Member Address

City

State

Zip Code

Social Security Number (If Required)

Phone Number

To Whom It May Concern,

I have recently switched financial institutions. Please redirect my automatic payments from my old account and begin withdrawing from my new United Credit Union account indicated below.

EFFECTIVE: ☐ Immediately ☐ Beginning ____/____/____

PAY: ☐ Total Amount ☐ \$_____

New Account Information:

United Credit Union Routing Number: 281581063

☐ Checking ☐ Savings

Account Number

Signature of Member

Date





Form 3: Closing old accounts

It's time to say "Bye" to your old accounts! Use **Form 2: Account Closing Letter** to request your previous financial institution close your account(s) and give directions on how to disburse any of your remaining funds. Prior to closing those accounts, ask them if there are any fees associated with closing them. Make sure all of your checks and debits have cleared BEFORE you close your old account.

Form 3: Account Closing

Account Closing Letter

Attention:

Company Name

Address

City

State

Zip Code

To Whom It May Concern,

Please accept this letter as authorization and close my account(s) listed below with your institution. Please issue a cashier's check in my name for the remaining balance(s) along with all accrued interest (if applicable).

Account Type	Account Number	Account Owner Name(s)

Please send all closing balances to:

Name

Address

City

State

Zip Code

Primary Account Owner Signature

Date

Secondary Account Owner Signature

Date



Thank you for choosing United Credit Union!
We look forward to serving you!

We are United.

6 Convenient Locations

Mexico - Moberly - Vandalia - Fulton - Columbia - Troy

Hours of Operation

Monday	Drive-Thru 7:30am-5:00pm	Lobby 8:30am-5:00pm
Tuesday - Thursday	Drive-Thru 8:00am-5:00pm	Lobby 8:30am-5:00pm
Friday	Drive-Thru 7:30am-6:00pm	Lobby 8:30am-6:00pm
Saturday	Drive-Thru Only	9:00am-12:00pm

Find us online www.unitedcu.org or call toll free at (877) 581-8651



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