



Mountain Valley Bank

MEMBER FDIC

We Make Switching Easy!

Don't let the overwhelming thought of switching banks keep you from getting the outstanding products and exceptional service you deserve. This simple switch kit puts you on the fast track to hassle free banking with us. Not every page is required, but is available if you need it.

Follow these five easy steps:

Step 1: Open a Mountain Valley Bank Checking account. Stop by one of our locations and let us help you in finding the right account to fit your needs and lifestyle. To speed up the process, have the ***Customer Information Sheet*** filled out and ready to go when you walk in.

Step 2: Stop using your previous checking account. Allow time for outstanding checks to clear. Destroy your ATM and/or Debit cards, any unused checks and deposit slips. Use the ***Check and Balance Sheet*** to balance your old account and determine the balance needed to cover any outstanding items.

Step 3: Move your direct deposits to Mountain Valley Bank. Use the ***Direct Deposit Request Form*** to instruct companies to redirect your automatic deposits into your new Mountain Valley Bank account. Direct Deposits may include: payroll, Social Security, dividends, and annuities. Keep track of your communication with our ***Tracking Sheet***.

Step 4: Transfer any automatic payments and debits to Mountain Valley Bank. Inform companies to have payments automatically deducted from your new account at Mountain Valley Bank by using the ***Automatic Payment Request Sheet***. Keep track of your communication with our ***Tracking Sheet***.

Step 5: Close your old account. The ***Account Closing Request Form*** will assist you in communicating with your old financial institution your intention on closing your accounts.



MEMBER FDIC

Primary Account Holder

NAME: _____

STREET ADDRESS: _____

MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

HOME PHONE: _____ CELL PHONE: _____

WORK PHONE: _____ EMPLOYER: _____

POSITION/TITLE: _____ EMAIL: _____

DATE OF BIRTH: _____ SSN: _____

DRIVER'S LICENSE #: _____ EXPIRATION DATE: _____

Joint Account Holder (if applicable)

NAME: _____

STREET ADDRESS: _____

MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

HOME PHONE: _____ CELL PHONE: _____

WORK PHONE: _____ EMPLOYER: _____

POSITION/TITLE: _____ EMAIL: _____

DATE OF BIRTH: _____ SSN: _____

DRIVER'S LICENSE #: _____ EXPIRATION DATE: _____

Accounts and Services you currently use or are interested in:

- | | | |
|--|--|--|
| <input type="checkbox"/> Regular Checking Account | <input type="checkbox"/> ATM Card | <input type="checkbox"/> Credit Card* |
| <input type="checkbox"/> Interest Bearing Checking Account | <input type="checkbox"/> Debit Card | <input type="checkbox"/> Safe Deposit Box |
| <input type="checkbox"/> Savings Account | <input type="checkbox"/> Internet Banking | <input type="checkbox"/> Consumer Loan* |
| <input type="checkbox"/> Individual Retirement Account | <input type="checkbox"/> Online Bill Pay | <input type="checkbox"/> Mortgage Loan* |
| <input type="checkbox"/> Certificate of Deposit | <input type="checkbox"/> Trust Services | <input type="checkbox"/> Home Equity Loan* |
| <input type="checkbox"/> Health Savings Account | <input type="checkbox"/> Investment Services | <input type="checkbox"/> Other: _____ |

*subject to credit approval, some restrictions may apply

It is important that you balance your old account to determine the balance needed to cover outstanding checks, ATM withdrawals, debit card purchases or any other transactions.

- Use all receipts and your check register to identify items not on your statement.
- Don't close your former account immediately as it can take up to two statement cycles for all outstanding items to clear.
- If you have more than one account, please print additional forms as needed.

1. Former Bank Name: _____

Account Number: _____

Enter the current balance from your most recent statement: \$ _____

List deposits that do not appear on the statement:

DATE: _____ \$ _____

DATE: _____ \$ _____

DATE: _____ \$ _____

DATE: _____ \$ _____

DATE: _____ \$ _____

ADD YOUR CURRENT BALANCE AND RECENT DEPOSITS TOGETHER: (1) \$ _____

2. List all outstanding checks, withdrawals and any automatic deductions that do not appear on your statement:

DESCRIPTION: _____ DATE: _____ \$ _____

DESCRIPTION: _____ DATE: _____ \$ _____

DESCRIPTION: _____ DATE: _____ \$ _____

DESCRIPTION: _____ DATE: _____ \$ _____

DESCRIPTION: _____ DATE: _____ \$ _____

DESCRIPTION: _____ DATE: _____ \$ _____

ADD THESE OUTSTANDING ITEMS: (2) \$ _____

THIS IS THE AMOUNT YOU SHOULD
LEAVE IN YOUR FORMER ACCOUNT.

3. Subtract Amount 2 from Amount 1: Amount from (1) \$ _____

Amount from (2) \$ _____

Total \$ _____

THIS IS THE AMOUNT YOU CAN DEPOSIT
INTO YOUR NEW MOUNTAIN VALLEY BANK
ACCOUNT.

Direct Deposits

After you have identified the Direct Deposits from your previous bank statements, use the Direct Deposit Request Form to notify the depositor of your new bank information.

Before sending the Direct Deposit Request:

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.html.
2. Use the enclosed form to establish your Direct Deposit at Mountain Valley Bank by providing it to your employer/source of income.
3. Maintain the account at your previous bank until you have confirmed that your Direct Deposits have been switched to your Mountain Valley Bank Account.

After sending the Direct Deposit Request:

1. Confirm with your employer/source of income that the forms were received.
2. Monitor your account through your Mountain Valley Bank NetBANKING account at www.bankmvp.com, or by using our 24-hour telephone banking.
3. Keep track of your communication with our Tracking Sheet.

Examples of Direct Deposit:

- Paycheck from employer
- Social Security
- VA compensation
- Retirement/pension plan
- Interest income
- Dividends
- Military pay

RE: Switching my direct deposit to a new account.

ATTN: _____

I have recently changed banks and would like to update my direct deposit. Please discontinue my current deposit and begin making direct deposits into my new Mountain Valley Bank account.

If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.

Sincerely,

authorized signature

date

Direct Deposit Information

NAME: _____ SSN OR EMPLOYEE NUMBER: _____

ADDRESS: _____

CITY/STATE: _____ ZIP: _____

PHONE: _____

OLD BANK: _____ ROUTING NUMBER: _____

ACCOUNT NUMBER: _____ AMOUNT DEPOSITED: _____

NEW BANK: MOUNTAIN VALLEY BANK ROUTING NUMBER: 102104846

ACCOUNT NUMBER: _____ AMOUNT DEPOSITED: _____

Automatic Payments

After you've identified the automatic payments each month from your previous bank statements, use the Automatic Payment Request to notify the merchant of your new bank information.

Don't forget you can also manage your payments with Mountain Valley Bank's NeBANKING and online Bill Pay. It's FREE!

Before sending the Automatic Payment Request:

1. Identify any existing automatic payments.
2. Use the enclosed form to request that your automatic payment be established at Mountain Valley Bank.

After sending the Automatic Payment Request:

1. Maintain the account at your previous bank until you have confirmed that the automatic payment has been switched to your Mountain Valley Bank account.
2. Keep track of your communication with our Tracking Sheet.

RE: Changing my automatic payments.

ATTN: Accounts Receivable/Accounting

I have recently changed banks and would like to have my automatic payment with your company changed to my new account.

Please discontinue debiting my old bank account and begin making automatic withdrawals from my new Mountain Valley Bank account.

If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.

Sincerely,

authorized signature

date

Automatic Payment Information

NAME: _____ SSN OR EMPLOYEE NUMBER: _____

ADDRESS: _____

CITY/STATE: _____ ZIP: _____

PHONE: _____

OLD BANK: _____ ROUTING NUMBER: _____

ACCOUNT NUMBER: _____ AMOUNT DEPOSITED: _____

NEW BANK: MOUNTAIN VALLEY BANK ROUTING NUMBER: 102104846

ACCOUNT NUMBER: _____ AMOUNT DEBITED: _____



As you make the move to switch automatic deposits and debits to Mountain Valley Bank, use this tracking sheet to record who you've talked to and the estimated completion date.

Direct Deposits

COMPANY NAME: _____ PHONE NUMBER: _____

DATE REQUEST MADE: _____ COMPLETION DATE: _____

☐ LETTER MAILED ☐ CALLED (who you spoke to) _____

☐ COMPLETED NOTES: _____

COMPANY NAME: _____ PHONE NUMBER: _____

DATE REQUEST MADE: _____ COMPLETION DATE: _____

☐ LETTER MAILED ☐ CALLED (who you spoke to) _____

☐ COMPLETED NOTES: _____

Automatic Deductions

COMPANY NAME: _____ PHONE NUMBER: _____

DATE REQUEST MADE: _____ COMPLETION DATE: _____

☐ LETTER MAILED ☐ CALLED (who you spoke to) _____

☐ COMPLETED NOTES: _____

COMPANY NAME: _____ PHONE NUMBER: _____

DATE REQUEST MADE: _____ COMPLETION DATE: _____

☐ LETTER MAILED ☐ CALLED (who you spoke to) _____

☐ COMPLETED NOTES: _____

Before sending the Account Closing Request:

1. Check with your previous 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 a Certificate of Deposit (CD), it is important to check the maturity dates.
3. Be sure that all automatic transactions have been switched to your Mountain Valley Bank account before closing your old account.

After sending the Account Closing Request:

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

RE: Close my account.

ATTN: Account Maintenance

This letter is to inform you I am closing my accounts at your bank. Please close the following account(s) listed below and send a check for the remaining balance to my address.

If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.

Sincerely,

authorized signature

date

Account Information

Account #1: _____

Account #2: _____

Account #3: _____

NAME: _____ PHONE: _____

ADDRESS: _____

CITY/STATE: _____ ZIP: _____