



Thank you for choosing PALCO Federal Credit Union! To help the switch from your old financial institution to PALCO we've made it easier with our Member Switch Checklist.

Step 1

Stop using your old account. Be sure to reconcile your account for any outstanding transactions. Let all your deposits and withdrawals clear your old account and make sure to maintain sufficient funds in both your old and new accounts until all outstanding transactions are accounted for.

Step 2

Switch your direct deposits to your new PALCO account. To inform companies about your new account number and routing number simply complete our Direct Deposit Change Form and send one to each company.

- Social Security: Call 1-800-772-1213 or visit www.ssa.gov
- Department of Veteran Affairs: Call 1-800-827-1000 or visit www.va.gov
- Unemployment Benefits: Call 1-888-313-7284 or visit www.dli.state.pa.us
- Pennsylvania Child Support: Call 1-877-727-7238 or visit www.childsupport.state.pa.us

Step 3

Switch your automatic payments from your old account to your new PALCO account. You can notify these companies with our Automatic Payment Change Form. Below is a checklist that will help you identify companies you've authorized to deduct automatic payments from your account. We also recommend reviewing your last three statements to make sure that you haven't missed any payees.

- Mortgage
- Cell Phone
- Home Phone
- Internet Provider
- Electricity/Gas
- Water/Sewer
- Trash Removal
- Cable/TV Service
- Credit Cards
- Insurance
- Car Loan or other installment loans
- Investments
- Health Clubs or other monthly dues

To use our FREE automatic Bill Pay Service simply visit our website: www.palcofcu.org and click Bill Pay to set up your new payees.

Step 4

Close your old account using our Account Closing Request Form. Destroy any unused checks, ATM/Debit Cards and deposit slips securely. You should receive a confirmation letter from your old institution, be sure to retain this notice.

DIRECT DEPOSIT CHANGE FORM

To Whom It May Concern,

I recently established an account at PALCO Federal Credit Union. I would like to request that you make any of my recurring direct deposit(s) to the new account number listed below. Direct deposits to my old account should be discontinued. This authorization form is to remain in effect until you receive written notice of termination from me.

Full Name

Address

City

State

Zip

You are currently making direct deposits to the following accounts:

Financial Institution Name

Routing Number

Account Number

Please start making these automatic deposits into my new account:

PALCO Federal Credit Union ACH Routing Number: **231382416**

New Account Number

Signature

Date

AUTOMATIC WITHDRAWAL CHANGE FORM

To Whom It May Concern,

I recently established an account at PALCO Federal Credit Union. I would like to request that you make any of my recurring withdrawals from the new account number listed below. Withdrawals from my old account should be discontinued. This authorization form is to remain in effect until you receive written notice of termination from me.

Full Name

Address

City

State

Zip

You are currently making withdrawals from the following accounts:

Financial Institution Name

Routing Number

Account Number

Please start making these withdrawals from my new account:

PALCO Federal Credit Union ACH Routing Number: **231382416**

New Account Number

Signature

Date

ACCOUNT CLOSING REQUEST FORM

Date

Full Name

Address

City

State

Zip

Prior Financial Institution Name

Institution Address

City

State

Zip

RE: _____

Account Number

To Whom It May Concern,

I would like to request that my checking account (referenced above) be closed. Please forward a cashier's check for the closing balance (plus any interest accrued, if applicable) to me at the address listed above.

If this form is not sufficient to authorize the closure of my account, please forward the appropriate authorized form to the address listed above for my signature.

Thank you for your assistance in this matter.

Your Signature

Date

Joint Account Holder Signature

Date