READY TO MAKE THE SWITCH?

Use this kit to help make switching your accounts easy and organized.

What's Included:

- Switch kit checklist
- Automatic payment and deposit checklist
- Direct deposit transfer letter
- Automatic payment transfer letter
- Account closure request letter
We are here to help make your transition smooth.

**Step 1: Get Organized**

- Open a Missouri Credit Union account.
- Review your last few statements from your other financial institution(s) and identify all automatic payments and automatic deposits. Use the **Automatic Payment and Deposit Checklist** in this kit to keep you organized.

  *Remember: Not all automatic payments that you have previously established occur on a monthly basis. For example, insurance payments, some utilities and federal and state tax returns/payments can occur on irregular intervals such as bi-monthly, quarterly or even an annual basis.*

**Step 2: Move Your Direct Deposit & Automatic Payments**

- Prepare to move your direct deposit by completing the **Direct Deposit Transfer Letter** included in this kit.
- To transfer social security direct deposit, you can either call Social Security Administration or go to [www.ssa.gov](http://www.ssa.gov).
- Set up new automatic payments by either using the **Automatic Payment Transfer Letter**, or by using our free bill pay service in MCU@Home. If you are setting up more than one payment, print or make additional copies of the **Automatic Payment Transfer Letter** for each automatic payment.

  *You may be asked to fill out an additional form by the company making the automatic payment/deposits.*

**Step 3: Close Your Old Account**

- Confirm all pending withdrawals have cleared your old account(s) and confirm all automatic payments have been transferred to your new account(s).
  
  *Reminder: Leave sufficient funds in your former account(s) to cover any outstanding checks or pending automatic payments.*
- Complete the **Account Closure Request Letter** and send it to your former financial institution. (Some financial institutions may require you to fill out additional forms). If your account is an interest-bearing account, request to have your accrued interest be paid prior to closing.
- Destroy any unused checks, ATM/debit and credit cards, and deposit slips associated with your former account(s).
- Start using your new Missouri Credit Union account for all your deposits and payments.

**Step 4: Keep Copies for Your Records**

- Remember to keep a copy of all documents, letters and forms for your personal records.

**Step 5: Transfer Other Accounts and Loans**

- Consider making your financial life less complicated by transferring other accounts to Missouri Credit Union. We offer a complete line of financial products including mortgage services. With all of your funds in one place, managing your money will be easier.
- Call us at 800.451.1477, or visit one of our branches and we will be happy to assist you.
Use this checklist to ensure you don’t forget to switch any important deposits or payments to your new Missouri Credit Union account.

**Automatic Payment Checklist**

<table>
<thead>
<tr>
<th>Payment</th>
<th>Company</th>
<th>Account #</th>
<th>Date of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage/Rent</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Auto Loans</td>
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<tr>
<td>Insurance</td>
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<tr>
<td>Life</td>
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<tr>
<td>Home Owner’s</td>
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<tr>
<td>Car</td>
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<td></td>
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<tr>
<td>Pet</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
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<td></td>
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<tr>
<td>Credit Cards</td>
<td></td>
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<tr>
<td>Gas/Oil</td>
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<tr>
<td>Electric</td>
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<tr>
<td>Cable / Netflix / Hulu</td>
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<tr>
<td>Telephone</td>
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<tr>
<td>Cell Phone</td>
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<tr>
<td>Water/Sewer</td>
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<tr>
<td>Garbage</td>
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<td>Internet Provider</td>
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<tr>
<td>Health Club</td>
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<tr>
<td>Investments</td>
<td></td>
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<tr>
<td>IRA/Retirement</td>
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<tr>
<td>Charities</td>
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<tr>
<td>Daycare</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Automatic Deposit Checklist**

<table>
<thead>
<tr>
<th>Deposit</th>
<th>Company</th>
<th>Account #</th>
<th>Date of Deposit</th>
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</thead>
<tbody>
<tr>
<td>Employer Payroll</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension/Retirement Plans</td>
<td></td>
<td></td>
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<tr>
<td>Social Security</td>
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<td></td>
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<tr>
<td>Investment Incomes</td>
<td></td>
<td></td>
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<tr>
<td>Child Support</td>
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<td></td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Remember to update your online accounts and apps with your Missouri Credit Union debit card
- Apple Pay / Google Pay / Samsung Pay
- Amazon / Target / Walmart
- Uber / Lyft
Complete this form for every company initiating a direct deposit to your account. Then, give this signed form, along with a voided check from your new Missouri Credit Union account, to the party making the direct deposit.

☐ New Direct Deposit    ☐ Change Existing Direct Deposit

Company Information:

Company Name: _______________________________________________________________________________
Address: ______________________________________________________________________________________
City:________________________________ State:________ Zip: __________ Phone #: _______________________

Your Information:

Name: _________________________________ Employee ID#/Account #: _________________________________
Address: ______________________________________________________________________________________
City:________________________________ State:________ Zip: __________ Phone #: _______________________

Missouri Credit Union Information:

Routing/Transit Number: 281580417

Deposit Information:

Note: You can route your direct deposit to more than one account if your employer allows.

1. Missouri Credit Union Account Type: 2. Missouri Credit Union Account Type:
   ☐ Checking  ☐ Checking
   ☐ Money Market  ☐ Money Market
   ☐ Savings  ☐ Savings
   13-Digit Account Number: ________________ 13-Digit Account Number: ________________
   Amount $ or % (circle one): ________________ Amount $ or % (circle one): ________________

I authorize _____________________________ (employer/company) to make deposits directly to my Missouri Credit Union account(s) as indicated above, and authorize the credit union to accept such deposits.

Your Signature ________________________________________________ Date ___________________________
Complete this form for every company initiating a withdrawal from your account. Then, give this signed form, along with a voided check from your new Missouri Credit Union account, to the party making the withdrawal.

☐ New Automatic Payment  ☐ Change Existing Automatic Payment

**Company Information:**

Company Name: ______________________________________________________________________________

Address: ______________________________________________________________________________________

City:________________________________ State:________ Zip: __________ Phone #: _______________________

Customer Account Number with Payee/Company: ____________________________________________________

**Your Information:**

Name: ________________________________________________________________________________________

Address: ______________________________________________________________________________________

City:________________________________ State:________ Zip: __________ Phone #: _______________________

**Missouri Credit Union Information:**

Routing/Transit Number: 281580417

13-Digit Account Number: ______________________

Please withdraw funds from my:

☐ Money Market  ☐ Checking

I authorize _____________________________ (biller/company) to make withdrawals from my Missouri Credit Union account(s) as indicated above, and authorize the credit union to process such withdrawals.

Your Signature ___________________________________________ Date_________________________
Name of Former Financial Institution: _______________________________________________________

Address: ______________________________________________________________________________

City: ____________________________ State: ________ Zip: _____________ Phone #:_____________________

To Whom It May Concern:
Please accept this letter as my authorization to close the accounts listed below effective as of ____________
(date). To the best of my knowledge all transactions including ATM/Debit card, automatic deposits/payments
and checks written have posted to the following accounts.

☐ Please close the account(s) noted below and mail the balance and any interest earned to the address below.

Former Account Number: ______________________________________
Former Account Number: ______________________________________
Former Account Number: ______________________________________
Former Account Number: ______________________________________

Customer Information:

Print Name ______________________________________________________________________________
Address: __________________________________________________________________________________
City: ____________________________ State: ________ Zip: _____________ Phone #:_____________________
Your Signature ________________________________________________ Date_________________________

ACCOUNT CLOSURE REQUEST
(573) 874-1477 | questions@missouricu.org | missouricu.org