

SWITCH KIT

Make the switch to better banking today!



GETTING STARTED

Ready to Switch? You can make the move to Howard Bank in four easy steps. We will guide you through everything you need for better banking. We can't wait to welcome you to Howard Bank!

Step 1. Open your new account

Visit your local branch to open your new Howard Bank account(s).

Step 2. Switch your direct deposits

If you have any automatic payroll or income, use the provided forms to switch them to Howard Bank.

Step 3. Switch your automatic withdrawals

If you have any automatic transactions or payments, use the provided forms to switch them to Howard Bank.

Step 4. Close your old account

Once you have moved over your direct deposits, automatic payments, and all outstanding items have cleared your old account, now you're ready to switch! Simply fill out the provided form to close your old account(s). Any remaining account balance will be transferred to Howard Bank.



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SWITCH KIT

Direct Deposit Authorization

DIRECT DEPOSIT CHECKLIST:

Use this list to remember all your direct deposits you need to switch. These are the most common direct deposits.

- Employer Paychecks
- Pension or Retirement Plan Payments
- Social Security Payments
- Other Investment Income

HELPFUL HINTS:

Follow up

Automatic deposits should take effect within three deposit periods. If you don't see the deposit by this time, contact the company. Keep your former account open until all automatic deposits have been received in your Howard Bank accounts. Once your former account has closed, bring in your unused debit cards and checks and we'll buy them from you for up to \$10.

Track Your Request

To confirm that your automatic deposit has been received, sign up and log into your online account, check your Howard Bank statement or call 410-750-0020.

Note

Some companies or organizations, like Social Security Administration, may require special forms. For your reference SSA phone number is (800)-772-1213. Contact the company or income source to make sure no other forms are required.

Notification of Direct Deposit Authorization Change

Complete and submit this form to authorize your employer, retirement and pension funds, or any other agency to deposit your income directly into your Howard Bank account. Use one form for each deposit.

Company or Employer

Company or Employer Street Address

City State Zip Code

(_____)_____
Company or Employer Phone Number

Employee ID (if applicable)

Effective immediately, please deposit the net amount of my check to my Howard Bank account.

I authorize (name of employer/agency) _____ to automatically deposit funds into the account below. This authorization shall remain in place until I have submitted a new authorization, or until this authorization is changed or revoked by me in writing.

Place an X next to your desired option.

Net amount to Howard Bank **CHECKING ACCOUNT**

Checking Account # 055003434
Routing #

or

Net amount to Howard Bank **SAVINGS ACCOUNT**

Savings Account # 055003434
Routing #

Signature Date

Name

Street Address

City State Zip Code

(_____)_____
Phone Number



SWITCH KIT

Automatic Withdrawal Authorization

AUTOMATIC WITHDRAWAL CHECKLIST

Use this list to remember all your automatic payments set to automatically deduct from your account or debit card.

- Utility provider
- Loans (Auto, Mortgage)
- Insurance (Health, Life, Auto)
- Cable/Internet
- Telephone/Cell Phone
- Gym/Club Memberships
- Credit Card
- Subscriptions
- Charity Donations
- EzPass
- Tuition payments
- Digital Payments (i.e. Apps, Apple Pay™, Amazon, etc.)

HELPFUL HINTS:

Follow up

Automatic deposits should take effect within three deposit periods. If you don't see the deposit by this time, contact the company. Keep your former account open until all automatic deposits have been received in your Howard Bank accounts. Once your former account has closed, bring in your unused debit cards and checks and we'll buy them from you for up to \$10.

Track Your Request

To confirm that your automatic deposit has been received, sign up and log into your online account, check your Howard Bank statement or call 410-750-0020.

Note

Some companies or organizations request a special form, contact the company to make sure no other forms are required. Some companies allow changes online, check the companies website.



Notification of Withdrawal Authorization Change

Use this form to authorize a change to any automatic payment, deductions, or withdrawals from your account. Use one form for each automatic withdrawal. Or, many companies and agencies make it easy to change your account on record online on their website.

Company Name

Account Number

Payment Amount

Company Street Address

City

State

Zip Code

(_____) _____

Company Phone Number

Please **change** my automatic withdrawal from the following account:

Financial Institution

Account #

Bank Routing #

Please make all **future** automatic withdrawals from the following account:

Howard Bank

Financial Institution

055003434

Account #

Bank Routing #

Thank you very much.

This authorization will remain in effect until I have submitted to you a new authorization, or until you have been notified by me in writing that this authorization has been changed or revoked.

Signature

Date

Name

Street Address

City

State

Zip Code

(_____) _____

Phone Number

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SWITCH KIT

Account Closure Authorization

CONGRATULATIONS!

You had to sign your name a few times...but submitting these forms completes your switch to a truly better banking experience. We can't wait to show you the difference a local partner makes.

WELCOME TO HOWARD BANK!

Notification of Account Closure Authorization

Complete this form to close your account(s) at your former financial institution and either drop off to a local branch or mail it in. Be sure to verify that any outstanding items have cleared in your old account.

To Whom It May Concern:

Financial Institution

Street Address

City

State

Zip Code

Please send the remaining balance to:

Please deposit directly to my new account at Howard Bank

Account #

055003434

Routing #

or

Please forward me a check to my address listed below.

Signature

Date

Name

Street Address

City

State

Zip Code

(_____)_____
Phone Number