



Dear New Member:

Pinnacle Credit Union is here to help you take full advantage of your membership with money-making and money-saving products and services.

If you are one of the many new members that are switching from a bank to our credit union you will find steps to make this process easier below.

Steps to switch your accounts:

- Open an account at Pinnacle Credit Union before closing your old account(s). This enables you to write checks, use the debit card, make deposits and withdrawals during this transitional time.
- Keep your direct deposit and auto bill-paying account(s) until the recurring payments have been directed to the new account. This can take one to two billing/payment cycles.
- Be sure to leave sufficient funds in the old account to cover the automatic payments.
- Don't close the old account until all outstanding checks have cleared.
- Be prepared to provide your new account number and Pinnacle Credit Union's routing and transit number (**261071182**) when cancelling or redirecting direct deposits and automatic payments. You may need the routing and transit number and account number for your old account as well.
- Have your old bank verify in writing that all accounts, including debit and credit cards if applicable, have been closed at your request with no outstanding balance.
- Keep all closing statements for your records.
- Don't forget to empty your safe-deposit box, turn in your keys.

Also included in this packet of information you will find templates that may be used to facilitate the switch of your accounts. Remember, we are here to help. Please contact us at 404-888-1648 in Atlanta or 706-485-2039 in Eatonton if you have any questions.

Sincerely,

Pinnacle Credit Union

536 North Ave., N.E. Atlanta, Ga. 30308 ♦ 404-888-1648 ♦ 800-876-8887

Please change my direct deposit.

Date

Employer, pension department or government agency
making the direct deposit

Address

City State Zip

To Whom It May Concern:

Currently, you are depositing my _____ into the following account(s):
Paycheck, pension or government check

Current bank information

Bank Name _____ Routing Number _____

Account Number _____ Account Number _____

Please start making these automatic deposits into my account(s) at Pinnacle Credit Union.

Pinnacle Credit Union's routing number is: **261071182**

My membership number is _____

My share draft/checking number is _____

Please send me confirmation indicating when this change in direct deposit takes effect.
If you have any questions regarding this request please contact me.

Sincerely,

Your Signature

Print Name

Address

Phone Number __Day __Evening

City State Zip

Please change my automatic payment.

Date

Name of insurance company, mortgage provider, utility company,
any payee that automatically debits payment from your account.

Address

City State Zip

To Whom It May Concern:

Currently, you are debiting my _____ payment from my old bank account(s):
Indicate the type of payment(what it is for)

Current bank information

Bank Name _____ Routing Number _____

Account Number _____ Account Number _____

**Please stop debiting from this account on _____ and start debiting this payment from
my new account at Pinnacle Credit Union.**
Date

New credit union information:

Pinnacle Credit Union routing number: **261071182**

Pinnacle Credit Union checking account number: _____

Please send me confirmation indicating when this change takes effect.

If you have any questions regarding this request please contact me.

Sincerely,

Your Signature

Account number with payee

Print Name

Address

Phone Number __Day __Evening

City State Zip

Worksheet to Balance Your Old Account

Use the worksheet below to balance your checkbook register using your most recent bank statement from your previous bank. If necessary, call your old bank to double-check your figures.

1. Current balance on your checking statement \$ _____

2. Deposits that do not appear on your statement (include interest earned, ATM deposits, online transfers and direct deposits) +\$ _____
+\$ _____
+\$ _____
+\$ _____
+\$ _____

3. Subtotal by adding steps 1 and 2 = \$ _____

4. Outstanding checks, transfers, withdrawals that do not appear On your statement (include online transactions, debit card and ATM transactions, automatic debits, fees) -\$ _____
-\$ _____
-\$ _____
-\$ _____
-\$ _____
-\$ _____

5. Subtract step 4 from step 3-this should match your checkbook Register balance. =\$ _____

Account Activity Checklist

Use this checklist to ensure all account activity is considered when closing your old account and moving your deposit and debit activity to your new Pinnacle Credit Union account.

Automatic Deposits:

- Government deposits
- Brokerage deposits such as dividend and interest payments
- Transfers from other bank accounts

Automatic Payments:

- Utility payments
- Loan payments
- Internet Service Provider
- Brokerage investments
- Insurance payments
- Bill payment services

Please close my account.

Date

Bank Name

Address

City State Zip

To Whom It May Concern:

Please close the account(s) noted below, mail the balance and any interest, and a confirmation of account closure to the address listed below:

<input type="checkbox"/> Checking Account	Account Number
_____	_____
<input type="checkbox"/> Savings Account	_____
_____	_____
<input type="checkbox"/> Money Market Account	_____
_____	_____
<input type="checkbox"/> Certificate of Deposit	_____

Maturity Date _____

Please close my CD immediately. I understand there may be penalties for withdrawing before the maturity date.

Please close my CD upon maturity

If you have any questions regarding this request please contact me.

Sincerely,

Account Holder's Signature

Print Name

Address

Phone Number __Day __Evening

City State Zip