

# Easy Process. **Endless Possibilities.**



## Welcome to Bank of the Sierra.

If you're getting ready to switch banks, this Sierra Switch Kit will help make it as easy as possible. This kit provides:

- ✓ An overview of the benefits you'll enjoy as a Bank of the Sierra customer
- ✓ Our step-by-step guide to switching banks
- ✓ A handy checklist and forms to help the transition go smoothly

# Here for You. Every Step of the Way.

For more than 40 years, our customers have enjoyed our award-winning banking, timesaving tools, and friendly local service. Now you can too. At Bank of the Sierra, you'll enjoy:

## Accounts That Take Your Money Further

Whether you're in school, opening a business, or newly retired, we have an account for you. Low fees, valuable features, and friendly service come standard.

## Services That Fit Your Life

Bank on your schedule with 24/7 Online Banking, our worldwide network of 55,000 no-fee ATMs, and branches across the Central Valley, the Central Coast, and into Southern California.

## Technology to Help You Bank Faster

Keep your finances at your fingertips with high-tech tools like our mobile banking app, mobile wallets for quicker, more secure transactions, and our MobiMoney app to protect and control your debit card.

## Banking That Puts Community First

As an independent bank based in central California, we're dedicated to supporting the financial needs of individuals, families, and businesses in our communities, and to partnering with the local organizations that help make your hometown even better.



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**Ready to bank with us? Let's get started.**

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# 7 Steps to Better Banking

Follow these steps to make your transition to Bank of the Sierra as smooth as possible:

## 1 Open Your New Account

Before closing your current account, open the Bank of the Sierra account that's right for you. Simply stop by any branch or open your account online at [BankoftheSierra.com/Checking](https://www.bankofthesierra.com/Checking).

## 2 Update Your Direct Deposit

Fill out our Direct Deposit Change Authorization form and give it to your employer. It may take a few weeks for your updated direct deposit information to take effect.

## 3 Track Your Automatic Payments

Review the automatic payments and debits on your most recent statement from your old bank. Note which payments were initiated on your end (using online bill pay) and which were debited by the companies you paid.



### TIP: STAY ON TRACK

If you make automatic payments to many different companies, the Automatic Payment & Direct Deposit Checklist on the next page will help you keep track.

## 4 Move Your Automatic Payments

Set up online bill pay with your new account. First, end bill payments from your old account. Then, complete and send our Automatic Payment Change Authorization form to each company that debits your account so they can update your bank information.

## 5 Transfer Most of Your Money to Your New Account

Be sure to keep enough money in your old account to cover upcoming automatic payments and checks that still need to clear.

## 6 Stop Using Your Old Account

You'll want to keep this account open for at least another month to ensure all outstanding checks have cleared and all direct deposits and automatic payments have switched to your new account.

## 7 Close Your Old Account

Once you're sure all automatic transactions have moved to your new account, submit our Account Closing Request form to your old bank and transfer the rest of your money to your new account.

The following forms will help you handle all the details of switching from your previous bank to Bank of the Sierra.



# Automatic Payment & Direct Deposit Checklist

Use this form to gather all your automatic payment and deposit information in one place for easy reference.

**Automatic Payments**

Payment	Company	Account Number	Amount	Date of Payment
Mortgage/Rent				
Auto Loan				
Insurance				
Credit Card				
Gas/Oil				
Electric				
Water				
Cable				
Telephone				
Cell Phone				
Trash Removal				
Internet Provider				
Health Club				
Investments				
IRA/Retirement				
Charity				
Daycare				
Education				
Other				

**Direct Deposits**

Payment	Company	Account Number	Amount	Date of Payment
Employee Payroll				
Pension/ Retirement Plan				
Social Security				
Investment Income				
Other				



# Direct Deposit Change Authorization

If you receive paychecks or other income via direct deposit, use this form to move your direct deposits to Bank of the Sierra.

**Instructions:**

- Make sure that the organization does not require its own form for direct deposit changes.
- Complete, print, and submit a separate form for each source of income.
- For social security income, please call the Social Security Administration at 800.772.1213.

DATE: \_\_\_\_\_

TO: \_\_\_\_\_  
*Company/Employer Name*

\_\_\_\_\_ *Company/Employer Address*

\_\_\_\_\_ *City, State, Zip*

FROM: \_\_\_\_\_  
*Name*

\_\_\_\_\_ *Home Address*

\_\_\_\_\_ *City, State, Zip*

*Please be advised that I recently changed banks and need to update my direct deposit information.  
 Please accept this letter as authorization to change my bank information for the following direct deposit:*

\_\_\_\_\_  
*Name* *Social Security/Employee ID Number*

\_\_\_\_\_  
*Payment Type* *Current Bank Name*

\_\_\_\_\_  
*Current Bank Account Number* *Current ABA Bank Routing Number*

**Effective immediately, the new bank information is as follows:**

\_\_\_\_\_  
*Bank Name*

\_\_\_\_\_  
*Account Number*

\_\_\_\_\_  
*Routing Number*

\_\_\_\_\_  
*Special Instructions*

Select One:    *Checking*    *Savings*    *Money Market*

If you have questions or need additional information, please contact me at \_\_\_\_\_.  
 Please provide confirmation when this change is complete. Thank you for your assistance.

Sincerely, \_\_\_\_\_





# Automatic Payment Change Authorization

Use this form to switch your automatic payments to your Bank of the Sierra account. Please complete, print, and submit a copy of this form for each organization that makes automatic withdrawals from your account.

DATE: \_\_\_\_\_

TO: \_\_\_\_\_  
*Company/Employer Name*

FROM: \_\_\_\_\_  
*Name*

\_\_\_\_\_  
*Company/Employer Address*

\_\_\_\_\_  
*Home Address*

\_\_\_\_\_  
*City, State, Zip*

\_\_\_\_\_  
*City, State, Zip*

*Please be advised that I recently changed banks and need to switch my automatic account debit to my new account. Please accept this letter as authorization to update my bank information for the account below:*

\_\_\_\_\_  
*Customer Account Number*

\_\_\_\_\_  
*Current Bank Name*

\_\_\_\_\_  
*Account Holder Name*

\_\_\_\_\_  
*Current Account Number*

\_\_\_\_\_  
*Approximate Amount of Transfer*

\_\_\_\_\_  
*Current ABA Bank Routing Number*

**Effective immediately, the new bank information is as follows:**

\_\_\_\_\_  
*Bank Name*

Select One:    *Checking*    *Savings*    *Money Market*

\_\_\_\_\_  
*Account Number*

\_\_\_\_\_  
*ABA Bank Routing Number*

\_\_\_\_\_  
*Special Instructions*

If you have questions or need additional information, please contact me at \_\_\_\_\_.  
Thank you for your assistance.

Sincerely, \_\_\_\_\_



# Account Closing Request

Use this form to close your account at another bank and request a check for the remaining balance.

**Instructions:**

- Complete, print, and submit a separate form for each account.
- Verify that all checks and payments have cleared prior to closing your account.
- Verify that all direct deposits have switched to your Bank of the Sierra account.

DATE: \_\_\_\_\_

TO: \_\_\_\_\_  
*Bank Name*

FROM: \_\_\_\_\_  
*Name*

\_\_\_\_\_  
*Bank Address*

\_\_\_\_\_  
*Home Address*

\_\_\_\_\_  
*City, State, Zip*

\_\_\_\_\_  
*City, State, Zip*

*Please accept this as my authorization and direction to close my account with your institution.*

\_\_\_\_\_ *Account Number*      *Select One:*      *Checking*      *Savings*      *Money Market*

Please send a check in the amount of my account balance, including any accrued interest, to my attention at the address on file.

If you have questions or need additional information, please contact me at \_\_\_\_\_.  
Thank you for your assistance.

Sincerely, \_\_\_\_\_

