



The Switch is *Easy*

Just follow these four simple steps:

Relax! Route 31 Credit Union makes switching your accounts easy. We have a simple checklist to guide you through the process and we will provide a Member Experience Expert to walk you through it every step of the way.

1 Open Your Account

Open your new account with Route 31 Credit Union. You can do this online or by visiting either Route 31 Credit Union branch in person. You will need valid identification; for complete list reach out to a Member Experience Expert. Credit Union accepts driver's license, state ID, military ID, passport, or tribal ID. All accounts require their social security number. Youth accounts also require their social security card.

2 Change Direct Deposit

If you currently have your payroll being directly deposited into another financial institution, inform your employer's payroll department to update your account information. Use the Direct Deposit Authorization Form. To change Social Security deposits, visit: www.ssa.gov/deposit/howtosign.htm or call 1-800-772-1213.

3 Update Your Payments

Move automatic payments or withdrawals (loans, bills, etc.) to your new Route 31 CU account. We have an automatic payment checklist and worksheet to help make this easy. Our Member Experience Expert will be happy to help you with this.

4 Close Old Account

Once you are sure automatic withdrawals and checks have cleared your old accounts, you can fill out the Request to Close Account form and we will send it to your old financial institution letting them know where to send the final balance. We would be happy to shred your old checks for you.



Direct Deposit Authorization Form

Please complete this form and send or take it to the payroll department of your employer (your employer might have a separate form, but you can use the information on this form). If you receive direct deposits from other organizations (i.e. Social Security, Military, Pension, etc.) that you would like to move to Route 31 Credit Union, you should mail completed copies of this form to them as well.

To (employer or organization): _____

Please accept this notice as permission to have my paycheck or other periodic automatic credit deposited into the Route 31 Credit Union account listed below. I would also like to discontinue any other direct deposits that I currently have established with other financial institutions.

Name of Depositor (your name): _____

Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Please make this change effective: _____

Month / Day / Year

Deposit Instructions:

Route 31 Credit Union

715 Terrace Street, Suite 101

Muskegon, MI 49440

(231) 726-4871

Routing # 272483170

Checking Account # including 3-digit suffix

Full Amount ☐

or

Specific Amount \$ _____

Savings Account # including 3-digit suffix

Full Amount ☐

or

Specific Amount \$ _____

Other Account # including 3-digit suffix

Full Amount ☐

or

Specific Amount \$ _____

I Authorize:

I hereby authorize and instruct the company or organization named above to deposit my paycheck or other periodic automatic credit into the Route 31 CU account above, and to discontinue any other direct deposits that are currently in place. This request is to remain in effect until changed by me in writing.

Signature

Date

This checklist is a tool to help you ensure that all current automatic or online bill payments will now be drawn from your new account with Route 31 CU, not your old account. You may have other payments not on this list; this is just a list of the most common automatic payments. We encourage you to review your last three bank statements to see all automatic payments that need to be switched over. Route 31 offers online bill payment which allows you to control when payments are made giving you peace of mind and added convenience.

- ☐ Mortgage/Rent
- ☐ Phone Service Provider (Home & Cell)
- ☐ Gas (Natural or Propane)
- ☐ Electricity
- ☐ Water
- ☐ Sewer
- ☐ Trash/Recycle Collection
- ☐ Internet
- ☐ Cable/Satellite
- ☐ Streaming
- ☐ Subscriptions
- ☐ Credit Cards
- ☐ Home/Car/Life Insurance
- ☐ Loans
- ☐ Investments
- ☐ Health Clubs
- ☐ Charities
- ☐ Social Security
- ☐ Direct Deposit
- ☐ Other _____

To change your automatic payments to pull from your Route 31 Credit Union account, each of these companies will need to be contacted individually or changed online. **A Route 31 CU Member Experience Expert will be happy to assist you with this.** These companies may ask for your account number, Route 31's routing number (272483170) and other information to verify that you have access to this account.

We're here to make this transition as easy as possible for you! Please call us with any questions or concerns at 1-231-726-4871.

Stay organized as you update your checking account information with various companies! Use this worksheet to track which automatic or bill payments have been transferred. You can print as many copies as you need.

Payee Name:	Completed <input type="checkbox"/> First payment made to new account on: _____
Address:	
Phone:	
Account Number:	
Payment Made Via: Debit to Checking Debit Card Credit Card Bill Pay	

Payee Name:	Completed <input type="checkbox"/> First payment made to new account on: _____
Address:	
Phone:	
Account Number:	
Payment Made Via: Debit to Checking Debit Card Credit Card Bill Pay	

Payee Name:	Completed <input type="checkbox"/> First payment made to new account on: _____
Address:	
Phone:	
Account Number:	
Payment Made Via: Debit to Checking Debit Card Credit Card Bill Pay	

Payee Name:	Completed <input type="checkbox"/> First payment made to new account on: _____
Address:	
Phone:	
Account Number:	
Payment Made Via: Debit to Checking Debit Card Credit Card Bill Pay	



Automatic Payment Change Form

Complete this form for any company/organization (payee) that is paid automatically from your previous account or to set up a new payment with Route 31, and mail it to that payee **(check with payee to verify they will accept this form)**. To expedite this process, you may wish to call the organization directly or visit their website to change this information or for any specific instructions or requirements. Complete one form for each automatic payment. Please allow sufficient time for your first payment to be activated with your new Route 31 Credit Union account.

To (Payee or organization): _____

Payee Account Number: _____

Name of Depositor (your name): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____



**I request Automatic Payments be withdrawn
from the following account:**

Route 31 Credit Union

715 Terrace Street, Suite 101

Muskegon, MI 49440

(231) 726-4871

Routing # 272483170

Checking Account # including 3-digit suffix

Full Amount ☐

or

Specific Amount \$ _____

Savings Account # including 3-digit suffix

Full Amount ☐

or

Specific Amount \$ _____

Please make this change effective: _____

Month / Day / Year

I Authorize:

Effective on the date specified above, all automatic payments debited on my behalf for the Payee Account Number listed above should be switched to the Route 31 Credit Union account specified.

Signature

Date



Request to Close Account Form

Present this form to the financial institution with whom you will be closing your account or we can send it on your behalf. Be sure to leave sufficient funds in your current account long enough for final automatic payments, outstanding checks, and debit transactions to clear.



I request to close the following account:

Financial Institution Name: _____

Account Number: _____

Name (your name): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____

I am requesting the closure of my account listed above. Please forward the remaining funds to my Route 31 Credit Union account at the address listed below:

Please make this change effective: _____
Month / Day / Year



I request to move funds to the following account:

Route 31 Credit Union

715 Terrace Street, Suite 101

Muskegon, MI 49440

(231) 726-4871

Routing # 272483170

Checking Account # including 3-digit suffix Full Amount ☐ or Specific Amount \$ _____

Savings Account # including 3-digit suffix Full Amount ☐ or Specific Amount \$ _____

I Authorize:

Effective on the date specified above, I authorize the account listed at the top to be closed and the funds transferred to my account at Route 31 Credit Union.

Signature

Date