

Welcome to Citizens Bank of West Virginia

Switch Kit

Transitioning deposits,
automatic payments, and
establishing online banking with
Citizens Bank of West Virginia



SwitchKit

We make switching your account to Citizens easy!

Interested in switching your accounts to **Citizens** but not sure how to get started? We've developed a simple Switch Kit, a step-by-step guide to help make your transition to a new Citizens Bank account as simple as possible. Just follow the six easy steps to get started.

If you have questions about the process or how to use this switch kit, our Personal Bankers can help you along the way.

Thank you for choosing Citizens Bank of West Virginia.



Citizens Bank of West Virginia

Main Office:
211 Third Street/P.O. Box 1519
Elkins, WV 26241
Phone: 304.636.4095
Toll Free: 800.797.5790
Routing Number (ABA): 051501150
www.citizenswv.com

1 Open a Citizens Bank Checking Account

The Personal Bankers at any of our four locations will be glad to help you. You're welcome to stop in at your convenience or call to make an appointment. We look forward to serving you.

ELKINS Main Office:
211 Third Street
Elkins, WV 26241
304.636.4095
Toll Free: 800.797.5790

Parsons 226 Walnut Street
Parsons, WV 26287
304.478.2551

Beverly
Main Street
Beverly, WV 26253
304.636.0998

Snowshoe
One Citizens Plaza,
Slatyfork, WV 26291
304.572.4095

Buckhannon
77 West Main Street
Buckhannon, WV 26201
304.473.7340

2 Stop using your former checking account.

Once you've opened your Citizens checking account, stop using your former account as soon as possible. This will speed up the process as all outstanding debit card transactions and checks will need to clear your former account. Remember to destroy any unused checks, deposit slips and Debit/ATM cards. We can do that for you if you'd like.



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3 Move your direct deposits to your new Citizens checking account

Use your previous bank statements to identify the the direct deposits you will need to switch to your new Citizens checking account. The handy checklist and helpful phone numbers and websites below will help you organize the process.

Direct Deposit Checklist

Payment	Company	Account Number	Amount	Date of Payment
Employee Payroll				
Pension/Retirement				
Social Security				
Supplement Security				
VA Compensation				
Interest Income				
Investment Income				
Dividends				
Other:				

Helpful Phone Numbers and Websites

Social Security Administration	800.772.1213	www.ssa.gov/deposit/howtosign.htm
Office of Personnel Management	888.767.6738	www.opm.gov
Railroad Retirement Board	800.808.0772	www.rrb.gov
Department of Veteran Affairs	877.838.2778 or 800.827.1000	www.va.gov

Once you've identified all of your direct deposits, use the Direct Deposit Change Request Form on the next page to instruct your depositor to make the change. Before you send out the form, check with your depositor to make sure no other forms are required.

After you have sent the Direct Deposit Request Form:

1. Confirm with your employer or source of income that forms were received and processed.
2. Maintain your former checking account until the switch is complete.
3. Monitor you new Citizens Checking account through Citizens Online or Mobile Banking, or call Bookkeeping at 304.636.4095 to verify receipt of your Direct Deposit(s).

Be sure to attach a voided check or deposit slip from your new Citizens checking account to the form to speed up processing.



Direct Deposit Change Request

To:	(Direct Deposit Source)
From:	(Name)
Address:	(Address)
	(City)
	(State, Zip)
Social Security Number:	(Social Security Number)

RE: Change of Direct Deposit Routing:

Please discontinue sending my automatic direct deposit to Account Number:

(checking/savings) and/or Account Number: (checking/savings)

with (Financial Institution)

Please begin sending the same deposit to Citizens Bank of West Virginia. Citizens Bank's routing information is:

Citizens Bank of West Virginia
211 Third Street/PO Box 1519
Elkins, WV 26241 Transit/ABA #051501150

Deposit instructions:

Deposit entire amount to Checking Account Number: []

Deposit \$ [] to Savings Account Number: []

and the remainder to Checking Account Number: []

I hereby authorize:

- Above listed entity to initiate deposit of my funds to my Citizens Bank of West Virginia checking or savings account.
- Citizens Bank of West Virginia to credit entries to my account(s).
- This authorization to remain in effect until I send written notice of change or cancellation.

Signature: _____ Date: _____



4 Transfer any Automatic Payments and Debits to your new Citizens Checking Account

Use your previous bank statements to identify the automatic payments and debits you'll need to switch to your new Citizens checking account. The handy checklist below will help you organize the process.

Automatic Payment Checklist

Payment	Company	Account Number	Amount	Date of Payment
Mortgage/Rent				
Auto Loans				
Insurance				
Electric				
Telephone				
Cable/TV				
Cell Phone				
Gas/Oil				
Water				
Internet Provider				
Credit Cards				
Daycare				
Tuition/School				
Trash Removal				
Other:				

Once you've identified all of your automatic payments and debits, use the Automatic Payment Request Form on the next page to instruct your payees to make the change. Before you send out the form, be sure to check with the payees to make sure no other forms are required.

After you have sent the Automatic Payment Request Forms:

1. Confirm with companies that forms were received and processed.
2. Maintain your former checking account until the switch is complete.
3. Monitor you new Citizens Checking account through Citizens Online or Mobile Banking, or call Bookkeeping at 304.636.4095 to verify debits have been posted.



Automatic Payment Request Form

Company Name:

Address:

City, State, Zip

RE: Switching My Automatic Payments to a New Account

Attn: Accounts Receivable/Accounting

I have recently changed financial institutions and would like to update my automatic payment information. Please discontinue my current debit arrangement and begin making automatic withdrawals from my new **Citizens Bank of West Virginia checking account**.

If you have any questions regarding this matter, please contact me by mail or call me at the phone number provided below.

I am aware that some automatic withdrawals may require advance notice of changes and that depending on the timing of this request my next automatic payment may not be withdrawn from my new bank account.

Thank you for your prompt assistance in this matter.

Sincerely,

Authorized Signature

Date

Automatic Payment Information

Name:			Payee Name:		
Address:		City:		State & Zip:	
Home Phone:			Mobile Phone:		
Former Bank Name:			Routing Number:		
Former Account Number:			Amount of Debit:		
NEW Bank Name: CITIZENS BANK OF WEST VIRGINIA			NEW Routing Number: 051501150		
NEW Account Number:			Amount of Deposit:		

6 Close your former account.

Once you are ready to close your former account, use the Account Closing Request Form on the following page to formally close your account.

Account Closing Request Instructions

Before sending the Account Closing Request Form:

1. Check with your former bank to make sure that no additional information or forms are required.
2. If multiple accounts are involved, please complete a form for each account.
3. Inquire about any possible penalties with respect to early withdrawal before you close the account. If the account you are closing is a Certificate of Deposit (CD) it is important to check the maturity date. You may want to delay the switch of a CD to avoid penalties.
4. Verify that all checks and automatic payments have cleared prior to submitting the Account Closing Request Form.
5. Be sure that all automatic transactions have made the switch to your new **Citizens checking account** prior to submitting the Account Closing Request Form.

After you've sent the Account Closing Request Form:

1. Check account statements from your former bank to verify that accounts have a zero balance and have been closed.
2. Enjoy your new Citizens checking account and all the great services that **Citizens Bank of West Virginia** has to offer.

ELKINS Main Office:
211 Third Street
Elkins, WV 26241
(304) 636-4095
Toll Free: (800) 797-5790

Parsons
226 Walnut Street
Parsons, WV 26287
(304) 478-2551

Beverly
Main Street
Beverly, WV 26253
(304) 636-0988

Snowshoe
One Citizens Plaza,
Slatyfork, WV 26291
(304) 572-4095



Account Closing Request Form

Date:

Bank Name:

Address:

City, State, Zip

Primary Account Holder:

Name:

Address:

City, State, Zip

Secondary Account Holder:

Name:

Address:

City, State, Zip

RE: Account Number _____

Checking Savings Other

Attention: Account Services

Please accept this letter as my official authorization to close my account with your institution.

Please send a check in the amount of my account balance, if any, to my attention at the address you have on file. If you have any questions regarding this matter please call me at my daytime phone number:

_____.

Thank you for your prompt assistance.

Sincerely,

Customer Signature



Frequently Asked Questions

Q: How long until my automatic payments transition to my Citizens Bank account?

A: It depends on when your request is received by your service provider. It could take a few weeks for your request to be processed.

Q: How will I know that my request has been received and processed?

A: You will need to carefully monitor your accounts at your former bank and at Citizens Bank to ensure all requested automatic payments have successfully transferred (i.e. you should see the deposit or withdrawal appear on your Citizens statement and disappear from your former bank's statement).

Q: What if a service provider attempts an automatic payment from my former account after I have already closed the former account?

A: We recommend that you do not close your former account until you confirm that all automatic payments have successfully transferred to your new Citizens account. Otherwise, you may find that you could be "overdrawn" in your former bank account and may face additional fees.

Q: What if I can't find the information I need to change a direct deposit/payment?

A: You should call your service provider directly if you need to collect or verify any information about your account.

Q: How do I change my Social Security direct deposit?

A: We recommend that you call the Social Security Administration office at 1-800-772-1213 or go to www.ssa.gov.

Q: What if I miss one of my automatic payments?

A: We recommend that you monitor your former bank statement to ensure that all automatic payments have successfully transferred to your new Citizens account before you close your former bank account, ensuring nothing slips through the cracks.

Q: I would rather use Bill Pay versus an automatic payment. How do I set this up?

A: Citizens Bill Pay is an easy, free and secure way to pay your bills allowing you complete control over your payments. You can enroll via Citizens Online Banking or enroll at citizenswv.com.

Q: Can I use my Citizens debit card to pay my bills?

A: Yes, you can use your Citizens debit card to pay your bills by simply contacting your service provider and giving them your debit card information.

It's as easy as that to switch!

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