

HARVARD SAVINGS BANK

EZ-SWITCH

Introducing an **EASIER** way for you to switch banks! Inside, you will find the tools necessary to:

- Close your existing account and transfer any remaining funds
- Change your automatic deposits and payments
- Frequently Asked Questions & Answers
- Money Savings Coupons

Here are your steps to switching to **Banking that's Better** at Harvard Savings Bank:

1. Open a checking account with Harvard Savings
2. Stop using the account at the bank you are switching from (you should keep the account open until all direct deposits and payments have successfully switched to us)
3. Change all of your automatic deposits and payment to your Harvard Savings account
4. Close your former account

That's it—it's that **EASY!** We've included all the necessary forms in this packet for you to make the transition smoothly. Plus, we've also included some great coupons to show you our appreciation for you making the switch! Another way to make banking even **EASIER** is to sign up for our Free Online Banking and Bill Pay. After you open your new account, simply log on to www.harvardsavingsbank.com and click on the Online Banking Log-In Tab and enroll today!

Should you need assistance anytime throughout this process, please feel free to contact us. Thank you for choosing Harvard Savings Bank. We look forward to serving you for many years to come.



Each depositor insured to at least \$100,000
Federal Deposit Insurance Corporation



HARVARD SAVINGS BANK

F.A.Q.

Who do I call if I have questions?

You can contact us anytime during this transition. The person who gave you the EZ-SWITCH Kit should have provided you with their business card. Otherwise, you can call your local branch.

What if my request to switch accounts is not accepted?

On the authorization forms, your contacts are requested to notify you or a bank representative if the form you submit is not sufficient to change or establish the direct deposit or automatic bill payment.

What is a direct deposit (ACH credit)?

Direct deposit is a quick, easy and secure method of receiving funds into your account. For example, you can receive your payroll, governmental benefits, and invest dividends by a direct deposit. The funds are received and deposited electronically into your account.

When will my direct deposits start?

It normally takes 2-3 statement cycles to start a new direct deposit.

What is an automatic bill payment (ACH debit)?

Automatic bill payment is a convenient way to pay different types of companies, such as electric, gas, telephone, loans, credit cards, etc. Usually, these automatic debits are set up with a specific company by giving them a voided check and a date to take out your payment that is due to that company. These transactions are sent through your account electronically on the date and for the amount that you specify.

When will my automatic bill start paying from my new account?

Generally, it takes 2-3 billing cycles for your transaction to get switched over or started.

-OVER-

F.A.Q.

continued

How can I verify that my automatic bill payment (debit) has been made?

You can verify that your payments have started going through your new account a few different ways. You can log on to online banking (www.harvardsavingsbank.com) or you can call dial our telephone banking service (866-816-0487) to status your account. You may also check your monthly checking account statement. You will also want to verify with the billing company that they received your payment from your new account by checking your monthly billing statement or calling their customer service department at the phone number on your bill.

Main Office

**58 N. Ayer Street
Harvard, IL 60033
(815) 943-5261
Fax: 815-943-7844**

Branch Office

**1400 N. Division Street
Harvard, IL 60033
(815) 943-7000
Fax: (815) 943-7185**

www.harvardsavingsbank.com

Morris Office

**Morris Building & Loan
211 E. Jefferson Street
Morris, IL 60450
(815) 942-3232
(815) 942-6109
www.morrisbl.com**

**EZ Bank Telephone Banking
(866) 816-0487**





HARVARD **EZ-SWITCH KIT**

EZ-PREP

Identify automatic deposits and deductions that you'll be switching to Harvard Savings Bank. If you have not already opened a Harvard Savings Bank account, please visit one of our offices.

Your new **Harvard Savings Bank** account information for quick reference:

Harvard Savings Bank Account Number: _____

Harvard Savings Bank ABA Routing Number: 271972103

Harvard Savings Bank Address: 58 N. Ayer St., Harvard, IL 60033

Use the most recent bank statement from your former account and list companies which have automatic deposits or payments through your account:

Automatic Deposits

Date	Company Name	Account Number	Deposit Amount*

Automatic Payments

Date	Company Name	Account Number	Deposit Amount*

*amounts may vary

Record your former account number and ABA Routing Number for quick reference.

Former Bank Name: _____

Account Number: _____

ABA Routing Number: _____

Helpful Hints

▶ Automatic Deposits

These are recurring payments automatically deposited into your account on a regular basis. Examples are payroll, social security, alimony, dividend or disability payments.

▶ Automatic Payments

These are recurring payments withdrawn from your account on a regular basis. Examples include mortgage payments, gym membership fees and insurance premiums.

▶ Contact each company

Find out the address of the main accounting office where you should send the notice of change. Some companies have this information available on their website or billing statements. Make sure no other forms are required.

▶ ABA Routing Number

This is the first group of nine (9) numbers found at the bottom of a check.

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EZ-SWITCH KIT

AUTOMATIC PAYMENTS

Inform companies to have payments automatically deducted from your new Harvard Savings Bank account.
(i.e. mortgage payments, insurance premiums, gym memberships, etc.)

Follow these easy steps:

1. Complete, sign and date this form.
2. Attach a voided check from your new **Harvard Savings Bank** account.
3. Submit this form to each company/organization that is currently authorized to make automatic deposits to your account.

Company Name: _____

Company Address: _____

To Whom It May Concern:

I recently changed banks and request that my automatic payment be switched to my new account at **Harvard Savings Bank**. My information is as follows:

Name on Account: _____

Account Number with your Company: _____

Address: _____

Phone Number: _____

Please switch my automatic payments to this account: Checking Savings

Harvard Savings Bank Account Number: _____

Harvard Savings Bank ABA Routing Number: 271972103

Effective: Immediately
 On ____/____/____

Address: 58 N. Ayer Street
Harvard, IL 60033

I authorize your company to initiate debit entries to my account at **Harvard Savings Bank**. I understand that this authorization will remain in full force and effect until all parties have received written notification from me of its termination in such time as to afford a reasonable time to act. If you have any questions, please call me at the number listed above.

▶ **Signature:** _____ **Date:** _____

Helpful Hints

▶ Track Your Request

To confirm that your automatic payment is being withdrawn into your new Harvard Savings Bank account, check your statement, sign up and log onto your online account at www.harvardsavingsbank.com or call EZ Bank at 877-816-0487.

▶ Follow Up

Automatic payments should take effect within 2-3 withdrawal periods. Keep your former account open until all automatic deposits have been switched to your Harvard Savings Bank account. If you don't see the deposit by this time, please contact the company.

▶ Reminder

Note that some organizations or companies may require a special form. Contact the company or income source to make sure no other forms are required.

▶ For Multiple Deposits

If you have more deposits than will fit on this form, please print additional forms as needed.

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HARVARD **EZ-SWITCH KIT**

AUTOMATIC DEPOSITS

Instruct companies to redirect recurring automatic deposits such as payroll, Social Security, dividends, annuities, or other periodic distributions, into your Harvard Savings Bank account.

Follow these easy steps:

1. Complete, sign and date this form.
2. Attach a voided check from your new **Harvard Savings Bank** account.
3. Submit this form to each company/organization that is currently authorized to make automatic deposits to your account.

Company Name: _____

Company Address: _____

To Whom It May Concern:

I recently changed banks and request that my automatic deposit be switched to my new account at **Harvard Savings Bank**. My information is as follows:

Name on Account: _____

Account Number with your Company: _____

Address: _____

Phone Number: _____

Please switch my automatic deposits to this account: Checking Savings

Harvard Savings Bank Account Number: _____

Harvard Savings Bank ABA Routing Number: 271972103

Effective: Immediately
 On ____/____/____

Address: 58 N. Ayer Street
 Harvard, IL 60033

I authorize your company to initiate credit entries to my account at **Harvard Savings Bank**. I understand that this authorization will remain in full force and effect until all parties have received written notification from me of its termination in such time as to afford a reasonable time to act. If you have any questions, please call me at the number listed above.

▶ **Signature:** _____ **Date:** _____

Helpful Hints

▶ **Track Your Request**

To confirm that your automatic deposit is being deposited into your new Harvard Savings Bank account, check your statement, sign up and log onto your online account at www.harvardsavingsbank.com or call EZ Bank at 877-816-0487.

▶ **Follow Up**

Automatic deposits should take effect within 2-3 deposit periods. Keep your former account open until all automatic deposits have been switched to your Harvard Savings Bank account. If you don't see the deposit by this time, please contact the company.

▶ **Reminder**

Note that some organizations or companies, like the Social Security Admin., may require a special form. Contact the company or income source to make sure no other forms are required.

▶ **For Your Reference**

The Social Security Admin phone number is (800) 772-1213.

▶ **For Multiple Deposits**

If you have more deposits than will fit on this form, please print additional forms as needed.

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EZ-SWITCH KIT

ACCOUNT CLOSING

Notify your former bank that you are closing your account.

Follow these easy steps:

1. Complete, sign and date this form.
2. Send this form to your former bank after all your existing activity has cleared and switched to Harvard Savings Bank.

Former Bank Name: _____

Former Bank Address: _____

To Whom It May Concern:

Please close my bank account (s) as described below: Effective:

- Immediately
 On ___/___/___

Account #1

Name on Account: _____

Account Number: _____ Checking Savings Money Market

Please send the balance of this account by: Official Check Wire Transfer

Account #2

Name on Account: _____

Account Number: _____ Checking Savings Money Market

Please send the balance of this account by: Official Check

Mailing Instructions for Official Check

Name: _____

Address: _____

If you have questions, please contact: _____ Ph. # _____

▶ Signature: _____ Date: _____

▶ Signature: _____ Date: _____
(if needed)

Helpful Hints

▶ Timing is Everything

After all outstanding checks, automatic payments and automatic deposits have cleared, you're ready to close your former account.

▶ For Multiple Accounts

If you have more than two (2) accounts, please print additional forms as needed.

▶ Reminder

Your former bank may require additional forms or a written request to close your account. Contact your former bank to make sure no other items are required.

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COUPONS

Use these money saving coupons!
Welcome to Banking that's Better!

\$10 CASH

Bring in your unused checks from your former bank and we'll buy them from you!
Must open a checking account. Maximum of 5 pads of checks; \$2 per pad.
No deposit slips. Must present coupon.

Teller: _____
Date: _____

FREE

Safe Deposit Box

Receive a FREE 5x5 Safe Deposit Box when you open a checking account.
First year rental fee waived while supplies last or \$20 towards a larger box.
Published rates in effect after first year. Must present coupon.

Teller: _____
Date: _____

Refer a Friend

Simply fill out this form and give it to a friend. When your friend opens a new checking account with us, they'll receive a FREE Gift. Then we will contact you to get your FREE gift.

Your Name _____
Address _____

Friend's Name _____
Address _____

Teller: _____
Date: _____

FREE

Financial Advisor Consultation

Meet with an expert and learn ways you can prepare yourself for your future.
Call (815) 943-8449 to set-up an appointment with Frank Richards, CMFC, CCPS

*securities offered through Financial Network Investment Corp. Member SIPC. Financial Network Investment Corp and Harvard Savings Bank are not affiliated. Not a deposit and not insured by any Federal Government Agency. Not FDIC insured. Offers no bank guarantee. May lose value.

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