

NorthRidge Community Credit Union

Dear Valued Member:

NorthRidge Community Credit Union has just taken the bother out of moving your checking account! Everything you need to move your checking to NorthRidge Community Credit Union is here – no hassle, no headaches! Just follow these three easy steps:

#1 Move your direct deposits to NorthRidge Community Credit Union by filling out the *Direct Deposit Change Form*, page 2 of this document. Print, fill it out, and give it to your employer.

#2 Switch your automatic payments! If you currently have automatic payments scheduled to come out of your account you will want these switched to your new account at NorthRidge Community Credit Union. Please use the *Automatic Payment Change Form*, page 3, for each automatic payment you have. Simply complete the form and mail to each company that automatically takes payments from your checking account. Below is a check list to help you. It is also a good idea to take the last 3 – 6 months of statements and double check all the automatic payments, don't forget about those that only happen a couple times a year; like property taxes and insurance payments.

- | | |
|--|---|
| <input type="radio"/> Mortgage payment | <input type="radio"/> Auto Loans |
| <input type="radio"/> Investments | <input type="radio"/> Insurance |
| <input type="radio"/> Property Taxes | <input type="radio"/> Utilities |
| <input type="radio"/> Credit Cards | <input type="radio"/> Fitness Center |
| <input type="radio"/> Student Loans | <input type="radio"/> Internet Services |
| <input type="radio"/> Cell Phone | <input type="radio"/> Telephone |
| <input type="radio"/> Cable TV/Dish | <input type="radio"/> Electric Company |
| <input type="radio"/> Gas Bill | <input type="radio"/> Charities |
| <input type="radio"/> Other Loans | <input type="radio"/> Misc Items |

#3 Once all your checks have cleared your current account you will need to close that account. You can do this by notifying your current financial institution to close your checking account with the *Checking Account Closure Form* on page 4 of this document. Print, fill it out, and mail to your current financial institution.

NorthRidge Community Credit Union's Free Checking includes:

- ❖ First Box of Checks
- ❖ Free Visa® Check Card
- ❖ Free On-Line Banking
- ❖ Free Bill Pay
- ❖ Friendly and knowledgeable staff to help you!

Direct Deposit Change Form

To enroll for direct deposit simply follow the steps below:

- **Detach the form below that includes NorthRidge Community Credit Union's Routing Transit/ABA number and your account number**
 - **Attach a voided check from your NorthRidge Community Credit Union account**
 - **Give the form, along with the attached check, to your employers payroll department**
-

Name of Employer: _____

Employer Address: _____

This notice is to inform you that I have opened a new deposit account at NorthRidge Community Credit Union. I would like to establish direct deposits into this account. Additional necessary information is included in this document below.

Routing/ABA # 291274085 Acct # _____

Signature

Date

Print Name

Address City, State, Zip

Distribution: Effective Date: _____

Savings Account: # _____ Amount \$ _____ or \diamond Net

Checking Account: # _____ Amount \$ _____ or \diamond Net

Checking Account Closure Form

Date: _____

Previous Financial Institution Name: _____

Address: _____

Previous Account Number: _____

This form gives you the authorization to close the above referenced account number and forward the balances to NorthRidge Community Credit Union on behalf of _____(name).

◇ I acknowledge that all my checks have cleared this account.

Date the account is to be closed: _____

New Financial Institution Name: NorthRidge Community Credit Union

New Member # _____

Signature Date

Signature Date

Address City, State, Zip

Please Send Check and a Copy of this form to:

NorthRidge Community Credit Union
Main Office
PO Box 200
283 Kennedy Memorial Drive
Hoyt Lakes, MN 55750
218-225-2121

NorthRidge Community Credit Union

NRCCU Financial Fitness Plan:

- ◇ Savings
- ◇ Money Market
- ◇ Certificate of Deposit
- ◇ Christmas Club
- ◇ Fuel Savings Account
- ◇ Free Checking
- ◇ Overdraft Protection
- ◇ MasterCard
- ◇ Debit/ATM Card
- ◇ E-statements
- ◇ Expressline
- ◇ Net Branch
- ◇ Bill Pay
- ◇ Auto Loan Current Rate: _____ Payment: _____
- ◇ RV/Boat Loan Current Rate: _____ Payment: _____
- ◇ Home Equity Loan Current Rate: _____ Payment: _____
- ◇ Mortgage Loan Current Rate: _____ Payment: _____
- ◇ Health Insurance
- ◇ Financial/Retirement Planning
- ◇ _____
- ◇ _____

Notes/Recommendations:
