



800-538-1572 • www.ircocu.com

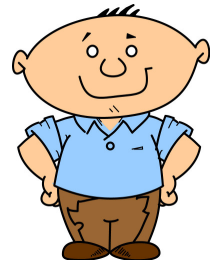
MAKE THE **SWITCH** TO IRCO CHECKING!

Dear Member:

As a member of IRCO, I hope you've been enjoying all the great benefits we have to offer. In today's tough economy, we know it's hard to find a bargain. Well, we think we have one for you. Our checking account is a great low-cost value that, *especially now*, you should try.

And best of all, we make it easy to *Switch!* Simply follow the 3 easy steps below. With our **Switch Kit**, you can easily transfer your deposits and payments to your new IRCO Checking Account. And just look at all the benefits:

- ◆ **FREE** Overdraft Protection from Savings
- ◆ **FREE** Online Banking with **VIRTUAL BRANCH**
- ◆ **FREE** Online Bill Pay
- ◆ **FREE** Paperless, monthly eStatements
- ◆ **NO** Monthly Service Charge for Balances Over \$250 (Service charge for accounts below \$250 only \$10 per month)
- ◆ **NO** Per Check Fees
- ◆ **FREE** Debit Card - unlimited usage
- ◆ Deposit through Payroll Deduction, Direct Deposit, or Electronic Funds Transfer
- ◆ 43,000 Surcharge-**FREE** ATMs on the **ALLPOINT** Network



**Your Credit Union -
Always Looking Out
For the Little Guy!**



SWITCH to IRCO Checking and see *what a difference a credit union can make!*

Sincerely,

Jacalyn L. Frey

Jacalyn L. Frey
President/CEO

Just 3 Simple, Easy Steps:

- 1** Stop by our office to open an IRCO checking account. You'll receive 5 starter checks. Your first set of checks will be mailed to you within 7 to 10 business days. **VISA** Debit cards are also available.
- 2** Complete the **Direct Deposit** and **Automatic Payment Change Notices**. Submit them to the companies that deposit monies or debit payments from your existing checking account, including your payroll dept. Attach a voided check, if required.
- 3** After automatic transfers have stopped and your direct deposit and payments are coming to your IRCO checking account, and all checks have cleared, simply complete and send the **Checking Account Closure Notice** to your previous financial institution. The remaining balance will be sent to your new IRCO checking account. **That's It!**

Automatic Payment Change Notice

Complete and submit this form to any company that automatically **withdraws** funds from your existing checking account.

Previous Financial Institution:

Name of Institution _____

Account No. _____

Address _____

City State Zip _____

CU Member Information:

Name _____

Soc. Security No. Day Phone No. _____

Name of Employer _____

Street City State Zip _____

New Financial Institution Information:

IRCO Member Number: _____

I hereby authorize payments to be automatically deducted from my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: _____

Signature: _____

Today's Date: _____

IRCO Community Federal Credit Union: P.O. Box 188, Phillipsburg, NJ 08865 908-859-1811
Routing No. 221278035

Cut Here

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Complete and submit this form to any company that automatically **withdraws** funds from your existing checking account.

Previous Financial Institution:

Name of Institution _____

Account No. _____

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Signature: _____

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Routing No. 221278035

Direct Deposit Change Notice

Complete and submit this form to any company that automatically **deposits** funds to your existing checking account.

Previous Financial Institution:

Name of Institution

Account No.

Address

City State Zip

CU Member Information:

Name

Soc. Security No. Day Phone No.

Name of Employer

Street City State Zip

New Financial Institution Information:

IRCO Member Number: _____

Select One: Checking _____ Savings _____

I hereby authorize my direct deposit to be sent to my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: _____

Signature: _____

Today's Date: _____

IRCO Community Federal Credit Union: P.O. Box 188, Phillipsburg, NJ 08865 908-859-1811
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Direct Deposit Change Notice

Complete and submit this form to any company that automatically **deposits** funds to your existing checking account.

Previous Financial Institution:

Name of Institution

Account No.

Address

City State Zip

CU Member Information:

Name

Soc. Security No. Day Phone No.

Name of Employer

Street City State Zip

New Financial Institution Information:

IRCO Member Number: _____

Select One: Checking _____ Savings _____

I hereby authorize my direct deposit to be sent to my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: _____

Signature: _____

Today's Date: _____

IRCO Community Federal Credit Union: P.O. Box 188, Phillipsburg, NJ 08865 908-859-1811
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Checking Account Closure Notice

After completing the previous two forms and **all account activity has ceased**, submit this form to your previous financial institution.

Previous Financial Institution:

Name of Institution Account No.

Address City State Zip

Checking Account No. Name

Soc. Security No. Day Phone Joint Owner If Applicable

New Financial Institution Information:

IRCO Member Number: _____

Select One: Checking _____ Savings _____

I hereby authorize the closing of my checking account. All checks have cleared the account and all direct deposits and automatic payments have been stopped.

Effective Date: _____

Signature: _____

Joint Owner Signature _____

Today's Date: _____

Please Mail Balances To:
IRCO Community Federal Credit Union: P.O. Box 188, Phillipsburg, NJ 08865 908-859-1811
Routing No. 221278035

Use this form to keep a record of all the contacts you've made.
- print additional copies, as needed -

Automatic Deposits

Company Name: _____ **Phone:** _____

Date Request Made: _____ **Estimated Completion Date:** _____

Letter mailed Called (who you spoke to): _____

Completed **Notes:** _____

Company Name: _____ **Phone:** _____

Date Request Made: _____ **Estimated Completion Date:** _____

Letter mailed Called (who you spoke to): _____

Completed **Notes:** _____

Automatic Deductions

Company Name: _____ **Phone:** _____

Date Request Made: _____ **Estimated Completion Date:** _____

Letter mailed Called (who you spoke to): _____

Completed **Notes:** _____

Company Name: _____ **Phone:** _____

Date Request Made: _____ **Estimated Completion Date:** _____

Letter mailed Called (who you spoke to): _____

Completed **Notes:** _____

Company Name: _____ **Phone:** _____

Date Request Made: _____ **Estimated Completion Date:** _____

Letter mailed Called (who you spoke to): _____

Completed **Notes:** _____