



800-538-1572 • [www.ircocu.com](http://www.ircocu.com)

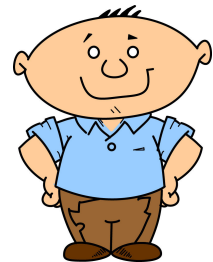
## MAKE THE **SWITCH** TO IRCO CHECKING!

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 \$5 per month)
- ◆ **NO** Per Check Fees
- ◆ Deposit through Payroll Deduction, Direct Deposit, or Electronic Funds Transfer
- ◆ VISA Debit Card - only \$2 per month for unlimited usage
- ◆ 37,000 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**

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Name of Institution

\_\_\_\_\_  
Account No.

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State Zip

## CU Member Information:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Soc. Security No. Day Phone No.

\_\_\_\_\_  
Name of Employer

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\_\_\_\_\_  
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**

## 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**  
**Routing No. 221278035**

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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**  
**Routing No. 221278035**

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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:** \_\_\_\_\_