

Switch

To A PIC Credit Union Checking Account & Enjoy...



- No minimum balance
- No monthly fee
- No per check fees
- Free home banking account access
- Free online bill pay
- Free mobile access
- Free MasterCard® debit card
- Free direct deposit
- And more!

A lot of other financial institutions offer free checking – with a lot of strings. They might require a certain minimum balance or charge a fee for writing more than a specified number of checks in a month.

Not at PIC Credit Union! In fact, according to Bankrate.com, you could save up to \$300 a year by having your checking account at a credit union like PIC Credit Union vs. a bank.

Frequently Asked Questions

Welcome to PIC Credit Union! Now that you have opened a new checking account with us, use our Switch Kit to create and mail out the appropriate letters to notify others of your account change.

We have answered the most common questions below, but if you need additional information or assistance, please contact the credit union at (618) 452-2752.

What is a Switch Kit?

A Switch Kit is a free packet that allows you to close an account at another financial institution and transfer the funds to your new credit union account. You can also switch any direct deposit and automatic payment transactions from your old account over to your new PICCU account. The Switch Kit contains a series of easy-to-follow steps, along with the necessary forms to complete and mail to all respective parties.

Do I have to be a member to use the Switch Kit?

Yes, you do have to be a member so that we know where to send all of your payments, debits and deposits. If you are not yet a member, please visit our office to open an account before completing and submitting the Switch Kit forms.

What information will I have to know when filling out the Switch Kit?

You will need to know your current account number for both your previous financial institution and your new PICCU account. You will also need to have the name, address and account number of direct deposit and automatic payment companies that you are currently using.

What do I need in order to view the forms?

All forms are displayed in Adobe PDF format. If you do not have the Adobe Reader software installed on your computer, you can download a free version of the program online.

What if I need help with the Switch Kit?

Feel free to visit the credit union or call (618) 452-2752 for assistance. Our member service representatives will be happy to help you complete the forms.



Make The Right Move...



Switch Your Checking Accounts To PIC Credit Union

It's So Easy To Switch!

You come first at PIC Credit Union. That's why we have taken the hassle out of moving your checking account(s) with these simple forms. Making the move is easier than ever before!

Make The Move To PICCU In Five Easy Steps!

Step 1

Come in to PIC Credit Union and open your new account. Our free checking account features the convenience, security and friendly service you've come to expect.

Step 2

Stop using your previous checking account and allow the checks you have written to clear. (This should take approximately three weeks.)

Step 3

Switch your direct deposit to PIC Credit Union. Simply fill out FORM 1 and send it to the appropriate recipients.

Step 4

Switch your automatic payments to PIC Credit Union. Simply fill out FORM 2 and send it to the appropriate recipients.

Step 5

Close your old account after all debits and credits have cleared and you have switched your automatic deposits and payments. Fill out FORM 3 and send it to your old financial institution(s).

If you have any questions, you can contact us at any time.

- Stop by our office
- Call us at (618) 452-2752
- Email us at web@piccu.org

Form 1: Authorization For Direct Deposit

Please change the account for my direct deposit.

Date _____

Company making direct deposit _____

Company address _____

City _____ State _____ Zip _____

You are currently making automatic deposits into the following account:

My old bank _____

My old bank's routing number _____

My old account number _____

Please begin making automatic deposits into my **PIC Credit Union** account.

281076895

New routing number _____

New account number _____

Please contact me should you have any questions. Thank you.

Signature _____

Name (please print) _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Include a voided PIC Credit Union check with your request, and return to your employer.

NOTE: Other financial institutions and companies may require additional forms and/or information.

Form 2: Authorization For Automatic Payment

Please change the account for my automatic payments.

Date _____

Company receiving automatic payment _____

Company address _____

City _____ State _____ Zip _____

You are currently withdrawing funds automatically from the following account:

My old bank _____

My old bank's routing number _____

My old account number _____

Please stop making withdrawals from the account on (MM/DD/YY) ____/____/____ and start making them from my new **PIC Credit Union** account.

281076895

New routing number _____

New account number _____

Please contact me should you have any questions. Thank you.

Signature _____

Name (please print) _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Include a voided PIC Credit Union check with your request, and return to any company receiving automatic payments.

NOTE: Other financial institutions and companies may require additional forms and/or information.

Form 3: Authorization To Close Account

Please close my account.

Date _____

Financial institution name _____

Address _____

City _____ State _____ Zip _____

Close the following account number(s):

Account # _____

Account # _____

Please contact me should you have any questions. Thank you.

Signature _____

Name (please print) _____

Joint signature _____

Joint name (please print) _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Return form to your previous financial institution(s).

NOTE: Other financial institutions and companies may require additional forms and/or information.