CBC NATIONAL BANK

Consumer Switch Kit

We make it easy to switch! Open a new account with us using our simple Switch Kit which provides all the useful information and tools you'll need. Simply follow the steps below and use the forms attached for your convenience.

1. **Open a checking account at any CBC office or online.** A Personal Banker will be happy to help you through the account opening process. Make sure you bring your photo identification with you and complete **Attachment A**

2. **Discontinue using your old account.** It could take up to two statement cycles for all your outstanding checks and items to clear. In the meantime, destroy any unused checks, deposit slips, ATM cards and debit cards.

3. **Establish direct deposit with your new account.** Send **Attachment B** to your employer or other payor(s) so they can begin processing your automatic deposits to your new account.

4. **Change automatic withdrawals and deposits.** Use **Attachment C** to change automatic withdrawals or payments. Don't forget payments being made with your debit card. For these, simply contact your vendor and provide your new card number and expiration date.

5. **Close your old checking account.** And you don't have to go to the bank to do it! After all checks and debit items have cleared your account, simply complete and send **Attachment D** to your former bank and your account will be closed. If there is a remaining balance, ask them to send it to you by check or wire. It's that easy!

Let's get started!

Member FDIC EQUAL HOUSING LENDER

CBC NATIONAL BANK

Consumer Switch Kit

Member FDIC EQUAL HOUSING LENDER

Attachment A

The purpose of this questionnaire is for us to gather some information so you can begin the application process. All applications are subject to approval. Please note that Primary and Joint account holders will need to sign an official account form in person at one of our offices before the account can be officially opened. For your own account security, we will also need to photocopy your driver's license(s) or other form of photo identification so we can have it on file to accurately identify you in the future.

Individual Account

Name

Street Address

City, State, Zip

Mailing Address (if different)

Home Phone

Work Phone

Cell Phone

E-mail address

Primary Account Holder Information

Social Security Number

Driver's License Number

Issue Date | Expiration Date

Date of Birth | Mother's Maiden Name

Employer

Position/Occupation

Joint Account (if applicable)

Name

Street Address

City, State, Zip

Mailing Address (if different)

Home Phone

Work Phone

Cell Phone

E-mail address

Joint Account Holder Information

Social Security Number

Driver's License Number

Issue Date | Expiration Date

Date of Birth | Mother's Maiden Name

Employer

Position/Occupation

Be sure to mention to your Personal CBC Banker if you would like any of the following CBC services:

- Overdraft Protection
- Debit Card(s)
- Checks
- Account Access at ATMs
- Online Banking
- e-Statements
- e-Alerts
- e-Bill Pay
- Pop Money
- Account-to-Account Transfer

CBC NATIONAL BANK

Consumer Switch Kit

Member FDIC EQUAL HOUSING LENDER

Attachment B

Changing your Automatic Deposits

After opening your CBC account and obtaining your CBC account number, use the form below to instruct companies to redirect recurring automatic deposits such as payroll, Social Security, dividends, annuities or other periodic distributions into your CBC National Bank account.

Follow these easy steps:

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

TO:

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

My Identifying number with your company: _____

To Whom It May Concern:
I recently changed banks and request that my automatic deposit be changed to my new account at CBC NATIONAL BANK. My information is as follows:

Name on account: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Please switch my automatic deposits to this account: ☐ checking ☐ savings

CBC National Bank Account Number: _____

CBC National Bank Routing Number: 063114658

Effective: ☐ Immediately ☐ On ___/___/_____

Address: CBC National Bank, 1891 S. 14th Street, Fernandina Beach, FL 32034

I authorize your company to initiate credit entries to my account at CBC NATIONAL 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 my phone number listed above.

_____
Signature

_____
Printed Name Date

Helpful Hints

1. Track Your Request To confirm that your automatic deposit is being deposited into your new CBC National Bank account, check your CBC National Bank statement, or sign up and log into your online account at www.cbcnationalbank.com, or call your local branch.

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

3. Reminder Note that some companies or organizations, like Social Security Administration, may require a special form. Contact the company or income source to make sure no other forms are required. The Social Security Administration phone number is (800) 772-1213. Or visit online at www.ssa.gov.

4. For Multiple Deposits If you have more than one deposit, please print additional forms as needed.

CBC NATIONAL BANK

Consumer Switch Kit

Member FDIC EQUAL HOUSING LENDER

Attachment C

Changing your Automatic Withdrawals

Use this form to inform companies to have payments automatically deducted from your new CBC National Bank account (i.e., mortgage payments, insurance premiums, gym memberships, etc.).

Follow these easy steps:

1. Complete and date this form.
2. Attach a voided check from your new CBC National Bank account.
3. Submit this form to each company/organization that is currently authorized to make automatic deductions from your account.

TO:

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

My Identifying number with your company: _____

To Whom It May Concern:
I recently changed banks and request that my automatic deduction in the amount of $_____be changed to my new account at CBC NATIONAL BANK. My information is as follows:

Name on account: _____

Address: _____

City: _____State: _____ Zip: _____

Phone Number: _____

Please switch my automatic withdrawals to this account: ☐ checking ☐ savings

CBC National Bank Account Number: _____

CBC National Bank Routing Number: 063114658

Effective: ☐ Immediately ☐ On ___/___/_____

Address: CBC National Bank, 1891 S. 14th Street, Fernandina Beach, FL 32034

I authorize your company to initiate debit entries to my account at CBC NATIONAL 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 my phone number listed above.

_____
Signature

_____
Printed Name Date

Helpful Hints

1. Track Your Request To confirm that your automatic deduction is being withdrawn from your new CBC National Bank account, check your CBC National Bank statement, or sign up and log into your online account at www.cbcnationalbank.com, or call your local branch.

2. Follow-Up Automatic deductions should take effect within two withdrawal periods. Keep your former account open until all automatic deductions have been switched to your CBC National Bank account. If you don't see the withdrawal by this time, please contact the company.

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

4. For Multiple Deductions If you have more than one deduction, please print additional forms as needed.

CBC NATIONAL BANK

Consumer Switch Kit

Member FDIC EQUAL HOUSING LENDER

Attachment D

Closing Your Old Banking Account

Use this form to notify your former bank that you are closing your account.

Follow these easy steps:

1. Complete and date this form.
2. Send this form to your former Bank after all your existing activity has cleared and switched to CBC National Bank.

TO:

Former Bank Name: _____

Former Bank Address: _____

City: _____ State: _____ Zip: _____

To Whom It May Concern:
Please close my bank account(s) as described below:

Effective: ☐ Immediately ☐ On ___/___/____

Name on account: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Account #1: _____ ☐ checking ☐ savings ☐ money market

Account #2: _____ ☐ checking ☐ savings ☐ money market

Please send the balance of the account(s) by: ☐ Official check* ☐ Wire Transfer*

Mailing Instructions for Official Check:
Name: _____
Address: _____

Wire Transfer Instructions:
Beneficiary Name: _____
Beneficiary Address: _____
Receiving Account Number: _____
Receiving Bank Routing Number: 063114658

Address: CBC National Bank, 1891 S. 14th Street, Fernandina Beach, FL 32034
If you have any questions, please call me at my phone number listed above.

_____
Signature

_____
Printed Name Date

Helpful Hints

1. Track Your Request After all outstanding checks, automatic deductions and automatic deposits have cleared, you're ready to close your former account.

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

3. Wire Transfer* Instructions
Receiving Bank: CBC National Bank, ABA #063114658

4. 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.

*Fees may apply

CBC NATIONAL BANK

Consumer Switch Kit

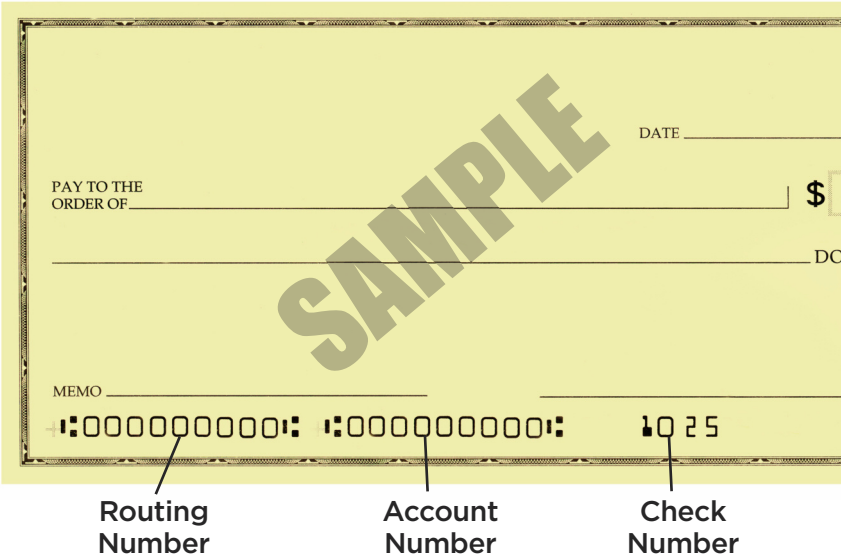
Member FDIC EQUAL HOUSING LENDER

Helpful Information on Changing Automatic Deposits or Debits

Step 1: Gather Account Information

You must provide your information about the account where the money will be deposited or withdrawn.

For Direct Deposit and Automatic Payment through your checking account, use the information found on your checks (See sample at right). For Direct Deposit into your savings account, refer to your bank statement or account documents provided at account opening.



Step 2: Contact Your Employer or Payor

Use the table below to find the correct contact to learn if your payor offers direct deposit services and to provide your account information. Your payor may need you to complete a form or provide a voided check to process your request.

Type of Direct Deposit	Existing Enrollment (To change the bank currently receiving deposits electronically)	New Enrollment (To change to electronic deposits)
Salary/Wages/Pension Dividend/Investment Income	Contact your employer or other payor directly with the information on this form.	
Social Security (SSA) Supplemental Security Income (SSI)	Call 800-772-1213	For New Enrollments only, you can visit www.godirect.org Or call Go Direct at 800-333-1795 Or ask a CBC National Bank Representative for assistance
Railroad Retirement	Call 877-772-5772	
Civil Service Retirement	Call 888-767-6738	
Veterans Compensation & Pension	Call 877-838-2778 or visit www.va.gov or ask a CBC National Bank Representative for assistance	
Other Federal Agency Benefits	Contact the agency directly or call Go Direct at 800-333-1795 to get the telephone numbers of many federal agencies	

Step 3: Monitor Your Account

For direct deposit, it can take one to two months for a payor to process your request and to begin receiving electronic deposits. If you have any questions, please do not hesitate to contact the CBC National Bank branch nearest you.