

AUTHORIZATION TO SWITCH DIRECT DEPOSIT

(Please complete and send this form to each company or organization that is automatically depositing funds into your existing checking or savings account.)

Employee/Depositor's Name

Employee or ID Number

Social Security Number

Address

City / State / Zip

Phone Number

Email Address

Please switch my direct deposit to:

Welcome Federal Credit Union
PO Box 830, Morrisville, NC 27560

Routing & Transit No: 253177120

New Checking Account Number
(The 10-digit number at the bottom of your checks)

New Savings Account Number

Print Employee/Depositor's Name Date

Authorized Employee/Depositor's Signature

Note that some payees require a voided copy of a check or deposit slip to initiate or change a direct deposit. If that is the case with this payee, just write **VOID** boldly across the face of a check or deposit slip and attach it to this letter.

AUTHORIZATION TO SWITCH AUTOMATIC PAYMENT DRAFTS

(Please mail or deliver this form with a voided check or deposit slip from your new WFCU checking account to the companies and/or organizations that automatically withdraw money from your current account.)

Date

To (Name of Payee - utility company, lender, health club, etc.)

Re: (My Account Number with this Payee)

Payee Address

Payee City / State / Zip

I have recently moved my checking and/or savings account and hereby instruct you to switch the automatic withdrawal of my payment to you to my new account at Welcome Federal Credit Union. Note that this payment has previously been drafted from the account that I'm closing:

Enter the Account Number above that was previously being drafted

Start drafting from my new account at:

Welcome Federal Credit Union
PO Box 830, Morrisville, NC 27560

Routing & Transit No: 253177120

New Checking Account Number
(The 10-digit number at the bottom of your checks)

New Savings Account Number

Print Name Date

Authorized Signature

Phone Number

Email Address

Note that some payees require a voided copy of a check to initiate or change a payment draft. If that is the case with this payee, just write **VOID** boldly across the face of a check and attach it to this letter.

REQUEST & AUTHORIZATION TO CLOSE MY ACCOUNT(S)

(Please mail or deliver to each financial institution where you wish to close accounts.)

Date

To (Name of Financial Institution)

Re: (My Account Number with this Institution)

Institution Address

Institution City / State / Zip

I hereby authorize you to close my account(s) as listed below:

Savings (Account # if Different from Above)

Checking (Account # if Different from Above)

Money Market (Account # if Different from Above)

Other (Account # if Different from Above)

Please send any remaining balance(s) via check to:

Welcome Federal Credit Union
PO Box 830, Morrisville, NC 27560

Please include this account number on the check

_____ and make note on the check that it is for my benefit.

Print Name Date

Authorized Signature

Phone Number

Email Address

BRANCH LOCATIONS & INFORMATION

HEADQUARTERS & MAIN BRANCH
Phone: 919-474-3240 | Fax: 919-474-0547

MOORE DRIVE BRANCH – RTP
Phone: 919-483-8844 | Fax: 919-483-8850

GREENVILLE BRANCH
Phone: 252-758-3279 | Fax: 252-758-5552

ZEBULON BRANCH-GSK
GSK Employees Only
Phone: 919-269-1225 | Fax: 919-269-1027

ZEBULON BRANCH
Phone: 919-404-4747 | Fax: 919-404-4748

HENDERSON BRANCH
Ardagh Group Employees Only
Phone: 252-430-3655 | Fax: 252-430-3654

TOLL-FREE PHONE NUMBER
888-932-8148

TOLL-FREE EMERGENCY PHONE NUMBER
866-803-3267
(For unexpected events and disaster recovery information)

Welcome Federal Credit Union is a partner with our members and neighbors, built to serve you financially wherever life takes you.

YOU'RE ALWAYS WELCOME!®



This credit union is federally insured by the National Credit Union Administration.
Welcome Federal Credit Union is an "Equal Opportunity Lender", making loans without regard to race, color, religion, sex, handicap, familial status, or national origin.

WELCOME FEDERAL CREDIT UNION WFCU



SwitchKit

FOR MEMBERS



WELCOME
FEDERAL CREDIT UNION

YOU'RE ALWAYS WELCOME • WelcomeCU.org

SwitchKit FOR MEMBERS

WELCOME FEDERAL CREDIT UNION (WFCU)

Switching your checking account from your current financial institution to Welcome Federal Credit Union (WFCU) is a breeze. Our step-by-step, easy to follow simple SwitchKit will walk you through the process and help you make a smooth transition to a more convenient and rewarding checking account!



1 STEP 1 Open Your New WFCU Checking Account

Either choose Checking Account on your Membership Account Card when you join or complete an Account Change Card to add checking. For steps 3, 4, & 5, the forms are in this brochure. Print as many forms as you need. The minimum amount to open a checking account is \$50.00. However, there's no minimum balance requirement and no monthly service fees.

We do not encourage overdrafts or NSF's that would take your account into the negative. However, we offer several types of overdraft programs to give you peace-of-mind checking. You will need to choose the options that meet your financial needs. We also offer Courtesy Pay coverage. This is a non-contractual courtesy, and normal NSF fees do apply. Courtesy Pay is offered up to an amount of \$500 for members in good standing. This service will only apply after we have attempted to cover your check from your other overdraft choices. Visit <http://www.welcomecu.org/services/overdraft.php> for information about overdraft coverage and a link to the Courtesy Pay opt-in form.

2 STEP 2 Stop Using Your Old Checking Account

Be sure to leave sufficient funds in your old account long enough for outstanding checks and automatic withdrawals to clear. This may take 10 or more days.

3 STEP 3 Switch Your Direct Deposit(s)

If your employer is sending your paycheck directly to your current checking account (or a savings account) at another institution, you may be able to access and change the form online through your employer. If it's not available online, you can request a direct deposit form from your human resources or personnel department. If a form isn't provided by your employer, use the "Authorization to Switch Direct Deposit" form to notify your employer, the Social Security Administration, or your retirement plan administrator to begin sending your check directly to your new WFCU checking account.

4 STEP 4 Switch Your Automatic Payment Drafts

If you have automatic payments drafted from your current checking account (or debit card), you can either change them to WFCU on the web site of each business or organization or you can use the "Authorization to Switch Automatic Payment Drafts" form in this brochure. To get started list all your recurring automatic drafts, account transfers, and bill payments. Examples of Automatic Payments or Debits are located in the box to the right.

As an option, you can set up automatic drafts from your account through WFCU's Virtual Branch PayIT/bill pay service. There's a link to Virtual Branch Services on the top right-hand menu bar at www.welcomecu.org.

5 STEP 5 Close Your Previous Account

When you have completed steps 1 through 4, before you submit the "Request & Authorization to Close Account(s)" form to your previous institution, verify that:

- All debits have cleared your old account
- All your direct deposits and automatic drafts are coming to your new WFCU checking or savings properly

Be sure to destroy all unused checks & deposit slips and ATM/debit cards associated with your old accounts.

6 STEP 6 Enjoy Your New Free* WFCU Checking Account

Yes, at WFCU, we offer Free* checking accounts! We offer online banking through Virtual Branch with anywhere, anytime access to your accounts including bill pay, mobile money, and mobile deposit.

If you have questions or need assistance, either visit www.welcomecu.org or call us toll-free at 888-932-8148.

*Does not include NSF, overdraft fee, check printing, stop payments, paper statements, or ATM fees.



EXAMPLES OF DIRECT DEPOSITS

- Payroll
- Social Security Administration
- Government
- Retirement
- Investments
- Child Support or court issued payments

EXAMPLES OF AUTOMATIC PAYMENTS OR DEBITS

Utility:

- Water
- Gas & Electric
- Cable/Internet/Satellite
- Telephone
- Mobile Phone
- Trash/Recycling

Other Payments:

- Mortgage
- Loans (auto, home equity, credit cards)
- Insurance (life, auto, homeowners, renters)
- Health Club
- Investments and Annuities
- Charitable Donations
- Child Support or court issued payments