



It's easy to **make** **the switch!**

Switching your existing checking account to **ESSA Bank & Trust** is easy—even if you have direct deposits or automatic payments linked to your old checking account.

This kit contains everything you need for a smooth transition. Questions? Call us at **(855) 713-8001**.

5 easy steps to moving your checking to ESSA Bank & Trust

Once you've opened your new **ESSA** checking account:

- 1.** Stop using your old account.
 - Don't close it right away—allow two months for checks to clear.
- 2.** Move your direct deposits to your new **ESSA** checking account.
 - Use the enclosed **Payroll Direct Deposit Authorization Form***.
 - For Social Security direct deposits, see the instructions inside or call the Social Security Administration at 1-800-772-1213.
- 3.** Move your automatic payments or withdrawals to your new **ESSA** account.
 - Use the enclosed **Automatic Payment/Deposit Switch Form.***
- 4.** Add Bill Pay and iBank@ESSA for complete online access to your new **ESSA** checking account.
 - Before closing your old account, cancel each payee in your online bill pay service.
 - Add each payee to Bill Pay at **ESSA**.
- 5.** Finally, close your old account.
 - Once all checks have cleared and direct deposits and payments have been transferred, send a written notice to close your old existing account using the **Existing Account Closing Form.***

* If you have electronically downloaded this kit to your home computer, you can continue using your computer to fill out the accompanying forms. Edit them as needed, and then save and print the completed documents for forwarding to **ESSA Bank & Trust**, your employer, or your current financial institution.

Existing Account **Closing Form**

Please complete this form and return it to your old bank.

One form should be used for each request. Please make additional copies as needed.

To Whom It May Concern:
Please close my account described below.

Name(s) on Account

Social Security / Tax Identification Number

Account Number

Account Type

Check only one:

- No disbursement of funds is necessary
- The account balance is zero.
 - I have deposited a check for the balance in my new bank.
- Disbursement of funds is necessary. Prepare a bank check for the balance of my account payable to:
- Names on account, and mail to:

Name

Address

City

State

ZIP

ESSA Bank & Trust for the benefit of _____
ESSA Bank & Trust Checking Account Holder's Name

To be deposited in account number: _____

Please include my Social Security number: _____

Please prepare a bank check for the balance of my account, with the account number above and mail to:

ESSA Bank & Trust
PO Box L
Stroudsburg, PA 18360-0160

Thank you for your prompt attention to this matter.

Sincerely,

Customer Signature


Date

Joint Account Holder Signature

Date



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Payroll Direct Deposit **Authorization Form**

Complete this form for each company with which you have a payroll direct deposit.

Please Note: If you have Social Security or other governmental direct deposit, please use Treasury Department Standard Form 1199A to request this change.

For Social Security benefits, you can also make direct deposit arrangements by calling 1-800-772-1213.

You may want to keep your previous account open for two months in order to ensure all direct deposit transfers are complete.

Send the Payroll Direct Deposit Authorization Form to the company* making the direct deposit. For your payroll direct deposit, please give this form to your Human Resources department. If you have Social Security or other governmental direct deposit see note in left column.

Name

Address

City State ZIP

Work Phone

Home Phone

Social Security Number

Employer Name Phone Number

Employee ID Number or Department

List account numbers below:

Previous Account Number

Previous Bank Name

NEW ESSA Bank Account Number

231372248
Routing Transit Number

Checking Savings

Type of account (check one)

Check only one:

- A new authorization for direct deposit. (Not currently using direct deposit.)
- Please change my existing authorization. Transfer automatic payment from my previous bank to ESSA Bank & Trust.

Employee Signature Date

Employer Signature Date

*Complete a separate form for each request. Please make additional copies as needed.

Automatic Payment/Deposit **Switch Form**

Complete and sign one copy of this form for each automatic payment or automatic deposit (other than payroll) and mail to the merchant or institution that is processing automatic payments or automatic deposit transfers to your old account.

You may want to keep your previous account open for two months in order to ensure all automatic direct deposit transfers are complete.

This form will notify merchants and financial institutions to redirect automatic payments or automatic deposit transactions (i.e., CD interest payments) to ESSA Bank & Trust*.

To:

Merchant/Company Name

Merchant/Company Address

City

State

ZIP

From:

Name

Address

City

State

ZIP

ID Number or Department

Please redirect my:

Automatic Payment Automatic Deposit

To my new ESSA Bank & Trust checking account effective:

Immediately Beginning ___ / ___ / ___

Account Number

231372248
Routing Number

Signature

Social Security / Tax Identification Number

Daytime Phone Number

*Complete a separate form for each request. Please make additional copies as needed.

New Account Conversion **Checklist**

Existing Account Closing Form

Payroll Direct Deposit Authorization Form

Automatic Payment/ Deposit Switch Form

Account Balance Worksheet

Print and retain this checklist for your records.

You may check the boxes next to the items you have completed (if any). Then, print the checklist and keep it handy. As you continue completing items, simply check off the boxes on your printed copy.

- Make sure all checks have cleared on your checking account.
- Make certain enough funds are available in your account to cover any automatic payments that may yet need to be withdrawn.
- Send **written notice** to your direct deposit vendors (payroll, Social Security*, CD interest payments, etc.) of the changes in your relationship.
(Use **Direct Deposit Authorization Form**)
*For Social Security direct deposits, changes may be made by calling the Social Security Administration at 1-800-772-1213.
- Send **written notice** to your vendors who automatically take your payments from your checking account (utilities, insurance companies, Internet service providers, banks, etc.) that you are closing the account. (Use **Automatic Payment/Deposit Switch Form**)
- Send **notification** of new account information to vendors who you want to continue to generate automatic withdrawals instead of paying by BillPay; or use this notification to start a new automatic payment with a vendor. (Use **Automatic Payment/Deposit Switch Form**)
- Send written notice to the financial institution that you are closing the account.
(Use **Existing Account Closing Form**)

Call **(855) 713-8001** if you have any questions regarding your "switch" to **ESSA Bank & Trust**.

Account Balance **Worksheet**

Complete this form to determine the balance that is available in your old checking account to deposit into your new ESSA Bank & Trust account.

Print and retain this checklist for your records.

Use this worksheet to balance your checkbook register with the checking account balance shown on your most recent bank statement. Be as accurate as possible when completing this form. This worksheet will help you know what's available in your old checking account to deposit into your new ESSA Bank & Trust account.

1. Enter your account balance shown on your checking statement.
2. Enter deposits that do not appear on your statement. Include interest earned, deposits made through ATMs and direct deposits.

Date	Amount	Date	Amount	Date	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

3. Subtotal by adding steps 1 and 2.
4. Enter outstanding checks, transfers or withdrawals not appearing on your statement. Include any debit card purchases, ATM withdrawals, automated payments and fees.

Date	Amount	Date	Amount	Date	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

5. Subtract step 4 from step 3.
This should match your checkbook register balance.

\$ _____
Last Statement Balance

+\$ _____
Total Deposits

= \$ _____
Last Balance + Deposits

-\$ _____
Total Outstanding Debits

= \$ _____
Checking Account Balance