



CORNERSTONE
CREDIT UNION

Make a Seamless Switch to Cornerstone Credit Union

Switching your finances to Cornerstone Credit Union accounts is a cinch if you follow these simple steps:

- * Don't close your old accounts before setting up your new ones. Open the new account with the minimum you need to do so and then transfer the money from the old account over to the new one.
- * Evaluate when would be the best date to move your money from one financial institution to another. If you move funds too early or late in the month, there's a chance you may interrupt cash flow or bill payment.
- * If you're already using an online banking program at your old financial institution, print out or save statements and digital copies of deposited checks as PDFs before you close the account, or it may be hard to access these documents later.
- * Order new checks and debit cards when you establish your new account.
- * Transfer any automatic or recurring payments from your old account. Find out from your employer how quickly direct deposit of your paycheck can be changed over.
- * Wait until you get your new checks and debit cards before closing your old account. Allow all items to clear, as you close out recurring payments or e-bills.
- * Go back through several months' worth of statements from your old accounts to make sure you don't forget about any automatic payments. Some payments like utility bills or insurance premiums may not be taken out every month. Give yourself at least three to four weeks after you've set up your new automation before closing your old account.
- * Let merchants you pay online know your new account information when you start using your new account.
- * Make sure your old financial institution has your contact information so its representatives can get in touch with you if necessary.

Come visit us today and we'll help you easily make the switch to Cornerstone Credit Union.