



TIRED OF YOUR BANK GETTING MORE OUT OF YOUR BANKING RELATIONSHIP THAN YOU ARE?

HERE'S HOW TO CHANGE THAT.

The number one reason people who are unhappy with their bank don't switch banks is the fear that it's going to be a big hassle.

At Unity Bank we understand. That's why we created this Easy Switch Kit. It explains everything you have to do every step of the way. It even includes checklists and any letters or forms you may need.

We'll even stop by your office to help you fill everything out if that's more convenient.



THE UNITY EASY SWITCH KIT



Let's get started.

The first thing you have to do is gather up all the business documents required to switch your type of business to a new bank. Just make sure they are either original or certified copies. As you collect your documents you can place them inside the pockets in this kit for safekeeping.



Once you have your documents, the next step is opening your account.

You'll need to open your Unity account and still keep your old account open for a while.

To open your new Unity account, just stop by a branch anytime, contact the Unity representative on the enclosed business card to set up an appointment, or call 800.618.2265. Just remember to bring your business documents as well as a deposit. It can be either cash or a check.

Unity has a number of business checking and savings accounts. When you come in, our business account experts can help guide you to the ones that are right for your business. Don't forget to ask about our Online Bill Pay.



Now you can start making the switch.

This is probably the most time-consuming part. First, make a list of any payments, automatic withdrawals, and direct deposits that are presently with your old bank account. (We've included a checklist to help.)

Once you've figured out all your direct deposits and automatic withdrawals, you'll need to contact all the companies connected to those accounts and provide them with your new Unity routing number and business account number. To make it easier, you'll find form letters included in this kit that you can use for this purpose or visit unitybank.com/switchkit to download.



It's finally time to say good-bye to your old bank.

Once you're sure that all outstanding items such as scheduled payments, checks, debit card transactions, and automatic deposits that were made against your old account have cleared (it usually takes about two months) you can close that account and move any remaining funds to your new account at Unity.

We've included a chart to help you keep track of any outstanding checks from your old account. Once you know they have all cleared, you can send your bank the enclosed form letter to let them know that you're closing your account.

**SEE, SWITCHING YOUR ACCOUNT
TO UNITY IS A LOT EASIER THAN
YOUR BANK WANTS YOU TO THINK.**



Unity Bank offers a wide variety of business and personal banking products and services. You can use this list to find the ones that are right for you. Or you can ask a Unity Bank representative for advice.

Our products and services include:

- | | |
|---|--|
| <input type="checkbox"/> Escrow Accounts | <input type="checkbox"/> Online Services |
| <input type="checkbox"/> IOLTA Accounts (for law firms) | <input type="checkbox"/> U-Deposit (remote deposit) |
| <input type="checkbox"/> Small Business & Analysis Checking | <input type="checkbox"/> Money Transfers |
| <input type="checkbox"/> Payroll Services | <input type="checkbox"/> Lines of Credit |
| <input type="checkbox"/> Merchant Capture | <input type="checkbox"/> Construction, Refinance, and Commercial Loans |

Once you open your Unity accounts, write in your new account information here so you'll have it handy as you complete your switch.

ACCOUNT NUMBER: _____

UNITY ROUTING NUMBER: **021210057** _____

Use this page to record all your automated banking payments and deposits. This list will help you avoid overlooking anyone when it's time to contact them about your banking change.

DIRECT DEPOSIT CHECKLIST

- Merchant processing deposits
- ACH electronic deposits
- Customer payments
- Other _____

Company Name

Address

AUTOMATIC WITHDRAWALS/PAYMENTS CHECKLIST

- Payroll
- Rent/lease/mortgage
- Utilities
- Loan payments
- Credit cards
- Suppliers
- Taxes
- Other _____

Company Name

Address

To make sure you don't close out your old bank account too soon or keep it open longer than you have to, use this page to track all checks that haven't yet cleared that account. Once you can account for all the outstanding checks, you can then close the old account and move any additional funds to your new Unity account.

Outstanding Check Payable To	Check #	Amount	Date Cleared
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Current Account Number: _____

Customer Name: _____ **Date:** _____

To Whom It May Concern,

Please accept this letter as my written authorization to close the following account(s) at your financial institution. All of my transactions have cleared and I have stopped all currently scheduled debits and credits to my account.

Account Type: Checking Savings Debit Card

Account or Card Number: _____

Please forward remaining funds to me at the following address:

Street Address: _____

City: _____ **State:** _____ **ZIP:** _____

If you have any questions about this request, please contact me at:

Phone Number: _____

Sincerely,

Authorized Signature

Co-Signer Signature (if applicable)

Print Name

Co-Signer Printed Name

Title

Title

Date

Date

SCHEDULED PAYMENT TRANSFER FORM LETTER

Current Account Number: _____

Customer Name: _____ **Date:** _____

To Whom It May Concern,

This letter is to authorize you to redirect my scheduled payment for the above account number to my new Unity Bank account as instructed below.

Account Type: Checking Savings Debit Card

Effective: Immediately Beginning _____

My new Unity Bank account information:

New Bank Account Number: _____

New Bank Routing Number: _____

New Debit Card Number: _____

Expiration Date: _____ **CVC code (if required):** _____

If you have any questions about this request, please contact me at:

Phone Number: _____

Sincerely,

Authorized Signature

Co-Signer Signature (if applicable)

Print Name

Co-Signer Printed Name

Title

Title

Date

Date

SWITCHING TO UNITY BANK WASN'T JUST A GOOD DECISION FOR YOUR BUSINESS, IT WAS A GOOD DECISION FOR YOUR EMPLOYEES.

Now that you've become a Unity Bank customer, your employees are eligible for a few perks themselves. For example, they can get everything from **\$50 in bonuses** for opening a Unity checking account with Automatic Bill Pay to a **discount on loans**.

To learn more, ask a Unity representative or contact Unity Customer Service at **800.618.2265**.

