



**Community Spirit
Bank**

105th Anniversary

Banking *solutions* since 1908.

Member FDIC

Switch Kit



(256) 356-4445 • www.communityspiritbank.com

Welcome!

We're proud to welcome you as a customer and we will do everything we can to make the process as easy as possible to make you glad you switched!

Why Switch Now?

Switch your checking to Community Spirit Bank before September 1, 2013, and we'll give you a free Safe Deposit Box for one year, along with your first order of checks – free!

Switching is easy! Either ...

Fill out the forms included with this Switch Kit and bring it to any Community Spirit office and we'll complete the process.

or:

Stop by any of our locations and let a Personal Banker assist you in opening your new account. We'll gather the necessary information, help you close your old account(s), and switch your direct deposit(s) and/or any automatic payments you may have. We'll even pay the postage costs for you!

What you'll need to switch ...

All we need from you is a copy of your most recent bank statement and the names, addresses, phone numbers, account numbers, and amounts from any automatic payments you want to switch.

Complete the Application and Switch Kit and drop them off at the office nearest you!

Follow This Checklist!

Switch your checking to Community Spirit Bank before September 1, 2013 and we'll give you a safe deposit box free for 1 year, along with your first order of checks, **free!**

- Stop writing checks and/or using your debit card on your old account to make sure all checks have cleared. Make sure there are sufficient funds in your old account to cover all outstanding items – including automatic payments and internet bill payments.
- Cancel all recurring internet bill payments. And enroll online for our **free** CSB Bill Pay service.
- Make a list of companies that automatically withdraw payments from your account (see below) to let them know you are changing banks and account numbers. See our *Automatic Payments/Transfers – Change of Instruction Form*.

Automatic Payments

Company Name/Address	Date Letter/Form Mailed	Status

Before you close your old account, make sure the direct deposits and automatic payments are going to/coming from your new Community Spirit Bank account and all your outstanding checks have cleared.

- If you wish to continue using automatic payments, notify any old or new companies using the same *Automatic Payments/Transfers – Change of Instruction Form*.
- Send written notice about your new banking relationship to anyone who makes direct deposits to your account (including payroll, investments, etc.). See our *Direct Deposit – Change of Instruction Form*.
- Check maturity dates for any Certificates of Deposit you may have to avoid possible penalties.
- A written notice should be sent to your former financial institution requesting that the old account(s) be closed. You'll need to provide direction regarding the disbursement of any remaining funds in your account(s). See our Request to Close Account Form.



Request to Close Account

TO:

Name of
Bank

Address

City
State, Zip

Please close my account as listed below:

Name(s) on
the Account

Account #

Type of
Account

Joint Account (if applicable)

Please forward any remaining funds to me at:

Name

Address

City
State, Zip

If you have any questions, please contact me at the
following number:

Phone

Thank you for your prompt attention to this request.

X

Signature

Date



Direct Deposit – Change of Instruction

TO:

Company
Name

Address

City
State, Zip

FROM:

Customer
Name

Address

City
State, Zip

I have changed banks and need to have my direct deposit transactions redirected to Community Spirit Bank. Effective immediately, please use my new Community Spirit Bank account to process my direct deposit. Please change your records accordingly.

Attached is a VOIDED deposit slip from my new Community Spirit Bank account for accuracy in changing my transactions.

Social Security #

Community Spirit Bank Account #

X

Signature

Date

X

Signature

Date

Helpful hint: Be sure to check with the companies involvement to make sure they will accept this form. Some require you to fill out a form of their own.

Community Spirit Bank Routing #



Automatic Payments/Transfers – Change of Instruction

TO:

Company
Name

Address

City
State, Zip

FROM:

Customer
Name

Address

City
State, Zip

I have changed banks and need to have my automatic payments redirected to my Community Spirit Bank account. Effective immediately, please use my new Community Spirit Bank account to process my payments/transfers. Please change your records accordingly.

Attached is a VOIDED deposit slip from my new Community Spirit Bank account for accuracy in changing my transactions.

Community Spirit Bank Routing #

Billing Account #

Community Spirit Bank Account #

X

Signature

Date

Daytime Phone Number





Locations

Main Office

P.O.Box 449
200 4th Avenue SW
Red Bay, AL 35582
(256)356-4445

Redmont Branch

1107 4th Street NW
Red Bay, AL 35582
(256)356-8724

Vina Branch

P.O.Box 66
7141 Highway 19
Vina, AL 35593
(256)356-6947

Russellville Branch

P.O. Box 369
14009 HWY 43
Russellville, AL 35653
(256)332-5315

Belmont Office

PO Box 430
342 2nd Street
Belmont, MS 38827
662-454-0001

