

WELCOME TO HOMETOWN CREDIT UNION



SIMPLE SWITCH

Five simple steps to move to your new financial home!



www.hcuonline.com

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WELCOME TO HOMETOWN CREDIT UNION

Thank you for trusting Hometown Credit Union to be your partner, we look forward to serving all of your financial needs. This Switch Kit is to help you make the transition to your new account as easy as possible. Inside you will find easy-to-follow instructions and fillable forms to move your Direct Deposits and Automatic Payments to your new account with Hometown Credit Union.

Follow these simple steps to begin your partnership with Hometown Credit Union:

1. Open your new account with Hometown Credit Union

Visit any one of our four branches and speak with a Member Service Representative to understand what type of accounts best fits your unique needs.

2. Get Organized

The transition will go as smoothly as possible if you are able to organize all of your transactions that will be switched to your new account in one place. That's just what this document is designed to help you do!

3. Move your Direct Deposit(s) to your new account

Notify your employer, Social Security or any other source depositing funds into your Old account that you will be moving your funds to your new account with Hometown Credit Union.

4. Move your Automatic Payments

Transfer all Automatic Payments such as mortgage/rent, utility payments, insurance, gym membership, etc. from your old account to your new account with Hometown Credit Union.

5. Close the account at your last financial institution

Once all of your Direct Deposits are going into your new account with Hometown Credit Union, and all Automatic Payments are being deducted, you can close your old account. Also, be sure to verify that any outstanding checks have cleared prior to closing the account.

Need assistance with the forms or at any step?

At anytime, if you need assistance in filling out these forms, please do not hesitate to contact a Member Service Representative at any of our 4 branches. Feel free to stop by, give us a call, or email us @hcuonline.com. We are here to serve all of your financial needs!

Tip: Computer Security

For your protection, we recommend filling out these forms only on a non-public, trusted computer because any information you put on the form could be saved within the browser's storage cache. This could potentially make your personal information accessible to anyone who uses that computer after you do. Also, be careful if utilizing your own device on public, unsecure Wi-Fi—it is best to access financial information on your own data or private network.

DIRECT DEPOSIT REQUEST INSTRUCTIONS

Direct Deposits

Use your previous bank statements and the helpful checklist below to identify the Direct Deposits you need to switch to your new account at Hometown Credit Union.

Direct Deposit Checklist

Payment	Company	Account Number	Amount	Date of Payment
Employee Payroll				
Pension/Retirement				
Social Security				
Supplement Security				
VA Compensation				
Interest Income				
Dividends				
Other:				

Use the **Direct Deposit Request Form** (located on the next page) to notify depositors of your new account information at Hometown Credit Union. **BEFORE** you send out the form be sure to check with your employer or other source of income to make sure no other forms are required.

Helpful phone numbers and websites

Social Security Administration	800.772.1213	www.ssa.gov/deposit/howtosign.htm
Office of Personnel Management	888.767.6738	www.opm.gov
Department of Veteran Affairs	877.838.2778 or 800.827.1000	www.va.gov
North Dakota Department of Veteran Affairs	866.634.8387 OR 701.239.7165	http://nd.gov/veterans/benefits-services
North Dakota State SSI Benefits	800.472.2622	www.nd.dhs

After you have sent the Direct Deposit Request Form:

1. Confirm with your employer, or other source of income, that forms were received and processed.
2. Maintain your former accounts (where the deposits were going) until the switch is **complete**.
3. Monitor your new account at Hometown Credit Union through online or mobile banking (if you choose to set that up), or call a Member Service Representative at 877-304-0035 to verify receipt of your Direct Deposit(s).

Direct Deposit Request Form

Complete this form to provide written authorization to your employer or any company who is automatically depositing funds into your current bank account (payroll, pension, dividends, etc.) that you would like to switch your deposit to a new account. Some employers may provide you with their own standard form.

Company

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

RE: SWITCHING MY DIRECT DEPOSIT TO A NEW ACCOUNT

I have recently changed financial institutions and would like to update my Direct Deposit information. Please discontinue my current Direct Deposit and begin making Direct Deposits into my new account at Hometown Credit Union.

If you have any questions regarding this matter, please contact me by mail or call me at the phone number provided below.

I am aware that some automatic deposits may require advance notice of changes, and that depending on the timing of this request, my next deposit may not be sent to my new bank account.

Thank you for your prompt assistance in this matter.

Signature: _____ Date: _____

DIRECT DEPOSIT INFORMATION

Name: _____ Social Security Number: _____

Address: _____ Phone: _____

City: _____ State: _____ Zip: _____

Former Financial Institution: _____ Routing Number: _____

Former Account Number: _____ Amount of Deposit: _____

NEW Financial Institution: HOMETOWN CREDIT UNION Routing Number: 291378745

New Account Number: _____ Amount of Deposit: _____

Note: Attach a VOIDED check from your new account at Hometown Credit Union when submitting this form.

AUTOMATIC PAYMENTS REQUEST INSTRUCTIONS

Automatic Payments

Use your previous bank statements and the helpful check list below to identify the Automatic Payments and Debits you need to switch to your new account at Hometown Credit Union. Additionally, you will want statements or information for loan, insurance, health club, utility payments, etc. You have set up with automatic payments with your old financial institution.

Automatic Payment Checklist

Payment	Company	Account Number	Amount	Date of Payment
Mortgage/Rent				
Auto Loan				
Insurance				
Electric				
Telephone				
Cable/TV				
Cell Phone				
Gas/Oil				
Water				
Internet provider				
Credit Cards				
Daycare				
Tuition/School				
Other:				

Use the **Automatic Payment Request Form** (located on the next page) to notify companies that automatically withdraw funds from your account of your new account information at Hometown Credit Union. **BEFORE** you send out the form be sure to check with these companies to make sure no other forms are required. You may be able to make changes to account information online.

After you have sent the **Automatic Payment Request Forms**:

1. Confirm with companies that forms were received and processed.
2. Maintain your former accounts until the switch is **complete**.
3. Monitor your new account at Hometown Credit Union through online or mobile banking (if you choose to set that up), or call a Member Service Representative @ 877-304-0035 to verify debits have been posted.

AUTOMATIC PAYMENT REQUEST FORM

Complete this form to provide written authorization to your employer or any company who is automatically withdrawing funds from your current bank account (loan payments, insurance premiums, health club memberships, utilities, etc.) that you would like to begin using your new account at Hometown Credit Union.

Company

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

RE: SWITCHING MY DIRECT DEPOSIT TO A NEW ACCOUNT

I have recently changed financial institutions and would like to update my Automatic Payment information. Please discontinue my current debit arrangement and begin making automatic withdrawals from my new account at Hometown Credit Union.

If you have any questions regarding this matter please contact me by mail or call me at the phone number provided below.

I am aware that some automatic withdrawals may require advance notice of changes, and that depending on the timing of this request, my next Automatic Payment may not be withdrawn from my new bank account.

Thank you for your prompt assistance in this matter.

Signature: _____ Date: _____

AUTOMATIC PAYMENT INFORMATION

Name: _____ Social Security Number: _____

Account Number with Your Company: _____

Address: _____ Phone: _____

City: _____ State: _____ Zip: _____

Former Financial Institution: _____ Routing Number: _____

Former Account Number: _____ Amount of Debit: _____

NEW Financial Institution: HOMETOWN CREDIT UNION Routing Number: 291378745

New Account Number: _____ Amount of Debit: _____

Note: Attach a VOIDED check from your new account at Hometown Credit Union when submitting this form.

ACCOUNT CLOSING REQUEST INSTRUCTIONS

BEFORE SENDING THE ACCOUNT CLOSING REQUEST FORM (on the next page):

1. Check with your former financial institution to make sure that no additional information or forms are required.
2. If multiple accounts are involved, please complete a separate form for each account.
3. Inquire about any possible penalties with respect to early withdrawal before you close the account.
If the account you are closing is a Certificate of Deposit (CD), it is important to check the maturity date.
You may want to delay the switch of a CD to avoid penalties.
4. Verify that all checks and Automatic Payments have cleared prior to submitting the **Account Closing Request Form**.
5. Be sure that all automatic transactions have made the switch to your new account at Hometown Credit Union prior to submitting the **Account Closing Request Form**.

AFTER SENDING THE ACCOUNT CLOSING REQUEST FORM (on the next page):

1. Check account statements from your former financial institution to verify that accounts have a zero balance and have been closed.
2. Enjoy your new account(s) at Hometown Credit Union and all the great services that Hometown Credit Union has to offer!

Hometown Credit Union Location & Office Hours

Kulm Office	Ashley Office	Hazelton Office	Lincoln Office
18 S. Main/PO Box 310	102 E. Main/PO Box 230	341 Main/ PO Box 225	109 N. McDougall Dr.
Kulm, ND 58456	Ashley, ND 58413	Hazelton, ND 58544	Lincoln, ND 58504
PH: 701-647-2448	PH: 701-288-3439	PH: 701-782-6841	PH: 701-751-1613
Monday—Friday	Lobby: M-F 8am-5pm	Monday—Friday	Lobby: M-F 8am-5pm
8 am—5 pm	Drive Up: M-F 7am-5pm	8 am—5 pm	Drive Up: 7am-7pm
			Saturday Drive up
			8am—12pm

24 hour ATM & Depository at all locations!

ACCOUNT CLOSING REQUEST FORM

Complete this form to provide written authorization to your former financial institution to close the noted account below.

Attention

Financial Institution: _____

Address: _____

City: _____ State: _____ Zip: _____

RE: Account Number _____

Account Type: ___ **Checking** ___ **Savings** ___ **Other**

Primary Name on Account: _____ Last four digits of Social Security Number: _____

Secondary Name on Account: _____ Last four digits of Social Security Number: _____

Please send all Closing Balances to:

Name: _____

Address: _____ Phone: _____

City: _____ State: _____ Zip: _____

Email address: _____

Please accept this letter as authorization to close my account with your institution.

Please send a Cashier's Check in my name, the primary account holder, for the amount of my account balance, along with any applicable, accrued interest. If you have any questions regarding this matter, please call me at the phone number listed above.

Thank you for your prompt assistance in this matter.

Sincerely,

Authorization

Primary Account Holder Signature: _____ Date: _____

Secondary Account Holder Signature: _____ Date: _____

HELPFUL HINTS

When can I stop using my former account?

When you decide to move your account to Hometown Credit Union. It's best to stop using the account at your former financial institution as soon as possible. Before you can fully close your former account, you'll want to make sure that all checks, debits and Automated Payments through online banking or your debit card have cleared. This could take several days to a few weeks.

How do I change my Social Security Direct Deposit?

We recommend that you call the Social Security Administration Office at 800-772-1213 or visit www.ssa.gov. See page two of this document for other helpful contact information.

What if I missed one of my Automatic Payments?

We recommend that you use the online Bill Pay form (found on page 6) to ensure you have a complete picture of what you currently pay automatically from you account. Be sure to monitor your former financial statement to ensure that all automatic payments have successfully transferred to your new account at Hometown Credit Union before you close your former account.

What is the best way for me to fill out these forms?

It is really up to you. You can use a hard copy (either printed from our website or picked up at any of our Hometown Credit Union offices); fill them in online and save an electronic copy to email or print the fill-in form and mail it in to Hometown Credit Union.

We just caution that if entering any personal information on the form to do so on a trusted, non-public device and either via cellular data or private, personal network, as opposed to public Wi-Fi.

ONLINE BILL PAY FORM

Instructions:

1. Be sure that you have successfully enrolled in Hometown Credit Union's Online Banking and then enroll in Online Bill Pay.* To get enrolled in Online Banking: Go to www.hcuonline.com and click on Accounts on-line in the upper left corner. Use the information provided at account opening to log-in to your account. From there you can click the Bill Payment tab and familiarize yourself with Hometown Credit Union's Bill Pay service.

**Please note that you MUST first sign-up for online banking in order to access online bill pay services.*

2. Visit your former financial institution's website and use the sample Online Bill Pay Form (found below) to record all accounts that you have enrolled on Online Bill Pay with your former financial institution. List the company, mailing address, phone number and account number(s).
3. Add any additional accounts to the Online Bill Pay Form that you would like to setup for the first time. Be sure you have all necessary information: company name, mailing address, phone number and account number.
4. AFTER you have entered all the accounts from the Online Bill Pay Form (found below) into Hometown Credit Union's online Bill Pay Service, review all account information for accuracy.

***There is no fee for Online Bill Pay at Hometown Credit Union.*

****Most Bill Pay features are also available through our mobile banking app.*

Online Bill Pay Accounts

Company Name: _____ Phone: _____ Account Number: _____

Mailing Address: _____

Company Name: _____ Phone: _____ Account Number: _____

Mailing Address: _____

Company Name: _____ Phone: _____ Account Number: _____

Mailing Address: _____

Company Name: _____ Phone: _____ Account Number: _____

Mailing Address: _____

Company Name: _____ Phone: _____ Account Number: _____

Mailing Address: _____

MAKE SURE YOU NOTIFY YOUR HOMETOWN CREDIT UNION BEFORE SETTING UP YOUR ONLINE BANKING

YOU MUST USE A COMPUTER THE FIRST TIME LOGGING IN FOR ON LINE BANKING TO SET IT UP.

Please follow these steps to access your account on line:

1. Go to Hometown Credit Union's website: www.hcuonline.com
2. Click on the link to access [Accounts Online](#).
3. Select [New Online Banking User](#)
4. [Set up your information](#)
5. You will need to key in your account number _____ and your PASSWORD _____, which is your initials (First, Middle, Last) in CAPITAL LETTERS, followed by the year that you were born (Example: SLM1982).
6. Type in the random code of the 5 numbers and letters that appear in the box.
7. After this, it will take you to a screen with a series of questions you can select from a drop down box or create your own questions.
8. Following the completion of your 3 questions is an area which asks you to type in a 'security key' (hint: type in something that is a favorite of yours such as a favorite pet, sport team, hobby etc.)
9. Type in your email address.
10. The system will then ask you to change your password. You must use a minimum of 6 characters and a maximum of 10 (make sure you use at least one letter & number in your password is required). The system will ask you to verify your password by keying it in a second time.
YOUR PASSWORD IS CASE SENSITIVE.

If you make an error when signing in after you have changed your password, you only get 3 chances to key it in correctly, and then you will be denied access to your account. This is for security reasons, to help stop unauthorized access to your account. If this should happen, call your credit union and they will reset your password. Another security feature is that the system will log you off if you are away from your computer for more than 15 minutes. If you forgot your password or after 3 attempts, please use the [Forgot your password](#) feature on the bottom of the screen.

Please safeguard your account number and password.

We hope you enjoy this service and that it will help you with your personal finances. We would appreciate your opinions on the service and suggestions for further improvements or services.

You can also download the HCU Mobile app (for iPhone or Android) to your smart phone for your convenience.

Thank you for choosing to take advantage of our credit unions' online services.



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Hometown CU in
the app store!**

**Hometown Mobile
Finance**