

**WELCOME TO HOMETOWN CREDIT UNION**



## **SIMPLE SWITCH**

Five simple steps to move to your new financial home!



[www.hcuonline.com](http://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

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

**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 HCU online (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 HCU online (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

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

**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.

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### **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](http://www.ssa.gov). See page two of this document for other helpful contact information.

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### **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.

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### **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](http://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 HCU online 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](http://www.hcuonline.com)
2. Click on Log In.
3. Select Enroll under First Time User.
4. You will need to key in your account number \_\_\_\_\_ and your PIN \_\_\_\_\_, which is your last four (4) digits of your SSN.
5. You must open the Terms and Conditions (It opens in a new tab, then you need to X out of) then check the box.
6. Click the box by "I'm not a robot" this will give you a series of pictures to follow directions on click continue.
7. Complete the requirements for the picture you see.
8. In the Enrollment Box follow instructions. Remember a **Security Code** is a **FANCY** term for **Password**.
9. **YOUR PASSWORD IS CASE SENSITIVE.**
10. Verify Security Code.
11. Fill in Email Address.
12. Click on Enroll.
13. 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.
14. Following the completion of your 3 security 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.)

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!**

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