# MAKE THE SWITCH

Follow the instructions below or see our Frequently Asked Questions. If you can't find what you're looking for, we're happy to help! Feel free to give us a call at 855.TRUWEST.

## BEFORE YOU SWITCH, **YOU MAY NEED:**

- Your **account information** for the account you wish to switch from or close, including the financial institution's name and address, account login information, routing number and account number
- Any **automatic payment information,** including company names and addresses, login information and account numbers
- Any **direct deposit information,** including the names and addresses of your depositors

## HOW DO I **SWITCH?**

1. **Start by logging into your TruWest account.** To enroll in online banking, visit truwest.org/enrollonline. If you don't already have a checking account[1], simply apply for one online or on the TruWest mobile app.
2. **Select *ClickSWITCH™* under the "Additional Services" tab.** Confirm your information is correct, scroll down and click *Save*. Accept the Terms of Use and continue to the next page.
3. **Set up your eSignature.** On the right, click the pencil icon under "Signatures" to create your eSignature.
4. **Follow the on-screen instructions to make your switches.** Use the *Direct Deposits* and *Automatic Payments* tabs at the top to create new switches. You can manually search for each of your depositors and billers, or select *Switch Assist* to use your transaction history from your previous financial institution to select each depositor and biller.
5. **Add Account Closures.** Select the *Account Closures* tab and follow the on-screen instructions to close your old account. Click *Submit*, and we will take care of the remaining paperwork for you.

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[1] Must be a TruWest member with a minimum $5 deposit

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# FREQUENTLY ASKED **QUESTIONS:**

**Q: Why do I need to gather all of my biller, depositor and account information first?**
A: When making a switch, you can search for each company or institution, and the information may be pre-populated for you. However, in case your biller, depositor or financial institution isn't found, you must manually enter in the information, so it's a good idea to have that handy.

**Q: Why do I need to set up my eSignature?**
A: We require a signature in order to securely submit the forms for each of your switches and closures. By setting up your eSignature first, you will save yourself the interruption later on and enjoy a more seamless process.

**Q: What is *Switch Assist*?**
A: With *Switch Assist*, your transaction information will be imported from your other financial institution. From there, you can select which bills and deposits you wish to switch. Otherwise, you can simply search for each of your depositors and billers or manually enter their information (company name, address, phone number, etc.).

**Q: *Switch Assist* shows a list of my accounts at my previous financial institution. Does it matter which one is highlighted?**
A: Yes. Select the account that you use for your automatic payments, direct deposits and bill pay. Your transaction history will be populated in the sections below based on your transactions.

**Q: Is there a difference between an automatic payment transaction and a bill payment transaction?**
A: Yes. When you authorize a biller to deduct money from your account for a payment, it is considered a recurring or automatic payment. For example, you provided your checking account number to your gym and authorized them to deduct the monthly dues from your account. Bill payments are set up through the Bill Pay feature at your financial institution, which requires you enter the biller's information and schedule payments each time a bill is received.

**Q: ClickSWITCH™ couldn't find my depositor or biller.**
A: Different financial institutions have various ways of naming billers and depositors. Try deleting some keywords in the search box. The fewer keywords, the better. For example, instead of *Chase Auto Finance*, try *Chase*. If your biller still isn't found, you may have to enter the information manually.

**Q: When will my old financial institution be notified of closure of my old account?**
A: There is a minimum waiting period of 15 days for account closures. This typically allows enough time for automatic payments and direct deposits to be switched to the new account. Members may choose to push this date out to 30, 60 or 90 days from when they initiate the account closure. Once your financial institution receives notification, they may contact you for verification.

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