

**LET'S GET TO WORK**

**BUSINESS ACCOUNT  
SWITCH KIT**



P.O. BOX 6048  
 DEARBORN, MICHIGAN 48121  
 PH 888.336.2700  
 dfcufinancial.com

# Business Switch Kit Checklist

We've made it easy to switch your business account to DFCU Financial!

Use this step-by-step checklist to help you with the switch process. Print this checklist and as you complete items, check off the boxes on your printed copy.

<input type="checkbox"/>	<p>Open your membership and establish an account at DFCU Financial. You may do this by visiting any of our convenient branch locations. Don't forget to:</p> <p><input type="checkbox"/> Order Checks      <input type="checkbox"/> Order a Check Card</p>																		
<input type="checkbox"/>	<p>Sign up for DFCU OnLine Banking – Free online banking makes it easy for you to manage your accounts wherever and whenever it's convenient.</p> <p>• eDocuments      • Online Bill Pay      • Mobile Deposit      • Manage Users</p>																		
<input type="checkbox"/>	<p>Verify that all checks, debit card transactions and scheduled bill payments have cleared your old account(s). If they have not, make sure to leave enough money to cover any outstanding items.</p>																		
<input type="checkbox"/>	<p>Switch your automatic payments and withdrawals:</p> <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Mortgage/Rent</td> <td><input type="checkbox"/> Auto</td> <td><input type="checkbox"/> Association Fees</td> </tr> <tr> <td><input type="checkbox"/> Supplies/Vendors</td> <td><input type="checkbox"/> Club/Membership Dues</td> <td><input type="checkbox"/> Internet Service</td> </tr> <tr> <td><input type="checkbox"/> Cable TV / Satellite</td> <td><input type="checkbox"/> Investments</td> <td><input type="checkbox"/> Credit Cards</td> </tr> <tr> <td><input type="checkbox"/> Utilities (Electric, Gas, Water)</td> <td><input type="checkbox"/> Insurance</td> <td><input type="checkbox"/> Phone / Cell Phone</td> </tr> <tr> <td><input type="checkbox"/> Online Billing</td> <td><input type="checkbox"/> ACH Withdrawal</td> <td><input type="checkbox"/> Taxes</td> </tr> <tr> <td><input type="checkbox"/> Payroll</td> <td><input type="checkbox"/> Other: _____</td> <td><input type="checkbox"/> Other: _____</td> </tr> </table>	<input type="checkbox"/> Mortgage/Rent	<input type="checkbox"/> Auto	<input type="checkbox"/> Association Fees	<input type="checkbox"/> Supplies/Vendors	<input type="checkbox"/> Club/Membership Dues	<input type="checkbox"/> Internet Service	<input type="checkbox"/> Cable TV / Satellite	<input type="checkbox"/> Investments	<input type="checkbox"/> Credit Cards	<input type="checkbox"/> Utilities (Electric, Gas, Water)	<input type="checkbox"/> Insurance	<input type="checkbox"/> Phone / Cell Phone	<input type="checkbox"/> Online Billing	<input type="checkbox"/> ACH Withdrawal	<input type="checkbox"/> Taxes	<input type="checkbox"/> Payroll	<input type="checkbox"/> Other: _____	<input type="checkbox"/> Other: _____
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<input type="checkbox"/> Payroll	<input type="checkbox"/> Other: _____	<input type="checkbox"/> Other: _____																	
<input type="checkbox"/>	<p>Verify that all outstanding items have cleared your account and that your direct deposits and automatic payments have begun posting to your new DFCU Financial account.</p>																		
<input type="checkbox"/>	<p>Close your old account – ask about our helpful forms to aid you in this process.</p>																		
<input type="checkbox"/>	<p>Additional options to consider:</p> <p><input type="checkbox"/> Apply for a DFCU Financial Credit Card</p> <p><input type="checkbox"/> Refinance your auto loan to DFCU Financial</p> <p><input type="checkbox"/> Apply for a Mortgage, Term Loan, or Line of Credit</p> <p><input type="checkbox"/> Merchant Services</p> <p><input type="checkbox"/> Payroll Services</p> <p><input type="checkbox"/> Insurance &amp; Benefits</p> <p><input type="checkbox"/> Speak to someone about Retirement Planning</p>																		

Thank you for becoming a member of DFCU Financial! If you have any questions or need help, please contact us at 888-336-2700.



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# Balance Your Business Account

**Use this form to identify outstanding expenses that may still need to clear through your previous business account.**

*With this form, you will be able to calculate how much money you will need to leave in your old business account to cover any outstanding expenses.*

## STEP 1

Balance as it appears on your most recent statement		\$
Deposits Not Shown on your Statement		
1.	Date	\$
2.	Date	\$
3.	Date	\$
4.	Date	\$
5.	Date	\$
Total Amount When Deposits are Added to Current Balance =		\$

## STEP 2

Outstanding Checks, Transfers, Withdrawals, Debit Card Transactions or Automatic Deductions Not Shown on Your Statement		
1.	Date	\$
2.	Date	\$
3.	Date	\$
4.	Date	\$
5.	Date	\$
6.	Date	\$
7.	Date	\$
8.	Date	\$
9.	Date	\$
10.	Date	\$
Total Amount When Outstanding Debits are Combined*		\$

\* This is the amount that should be left in your old account.

## STEP 3

Enter the Total from Step 1:	\$
Enter the Total from Step 2:	\$
Subtract the Step 2 Total from the Step 1 Total*	\$

\*This is the amount that can be transferred to your DFCU Financial account.



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# Business Account Funding Options

There are several ways to easily fund your new DFCU Financial Business Account:

<input type="checkbox"/>	<b>Option 1</b>	Visit one of our many convenient DFCU Financial branches with a personal check, cashier's check, cash or your debit card.
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<input type="checkbox"/>	<b>Option 2</b>	Visit your other financial institution and request a cashier's check from your account.
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<input type="checkbox"/>	<b>Option 3</b>	Request a wire transfer of funds from your other financial institution. You will need to provide them with the following information:						
<table border="1" style="width: 100%;"> <tr> <td colspan="2">Name</td> </tr> <tr> <td>Address</td> <td>City, State, Zip</td> </tr> <tr> <td>Account #</td> <td>Account Type  <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other: _____</td> </tr> </table>			Name		Address	City, State, Zip	Account #	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other: _____
Name								
Address	City, State, Zip							
Account #	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other: _____							
<b>DFCU Financial Routing Number (ABA): 072486791</b>								

<input type="checkbox"/>	<b>Option 4</b>	<p>If you use online bill pay at your other financial institution, set DFCU Financial up as a payee with the following details:</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Biller Name</td> <td style="width: 50%;">Biller Address</td> </tr> <tr> <td><b>DFCU Financial</b></td> <td><b>P O Box 6048</b></td> </tr> <tr> <td></td> <td><b>Dearborn, MI 48121</b></td> </tr> </table> <p>Your Checking Account #</p> <p><b>Found on your membership card:</b> _____</p>	Biller Name	Biller Address	<b>DFCU Financial</b>	<b>P O Box 6048</b>		<b>Dearborn, MI 48121</b>
Biller Name	Biller Address							
<b>DFCU Financial</b>	<b>P O Box 6048</b>							
	<b>Dearborn, MI 48121</b>							

### Important Reminder!

Before you transfer your balance to DFCU Financial, you will want to make sure all outstanding items have cleared or that you have accounted for all outstanding items in the remaining balance in your old business account.



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## How To Wire Funds to your DFCU Financial Account

A wire transfer is an electronic transfer of money. In the case of a bank-to-bank transfer, no actual cash is exchanged, but electronic balances in the respective accounts are adjusted accordingly. Wire transfers can be a very secure method of exchanging funds.

*Please fill out the following information below and present this document to your current financial institution to proceed with wiring funds to your DFCU Financial account.*

### Funds Should Be Wired To the Following:

DFCU Financial Account Holder Name

DFCU Financial Account Number

Account Type

Checking  Savings  Money Market  Other:

Account Holder Street Address

City/State/Zip

**DFCU Financial Routing Number (ABA): 072486791**

**IMPORTANT:** Fees may be assessed by the sending bank, or if applicable, any intermediary banks. DFCU Financial cannot determine if fees will be charged. DFCU does not directly accept wires from foreign institutions and does not have a SWIFT code. The foreign institution should have its own domestic institution that it processes wire through.



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# Financial Contact Reference Sheet

FINANCIAL INSTITUTION/ADDRESS		
Bank of America Account Closure FL1-300-02-07 4109 Gandy Blvd Tampa, FL 33611-3401	Bank of Ann Arbor 125 S. Fifth Ave Ann Arbor, MI 48104	Chase Bank National Bank By Mail P O Box 36520 Louisville, KY 40233-6520
Charter One Bank 1215 Superior Avenue Cleveland, OH 44114	Citizens Bank 328 S. Saginaw Street Flint, MI 48502	Comerica Bank Comerica Corporate Headquarters Comerica Bank Tower 1717 Main Street Dallas, TX 75201
Chemical Bank Attn: Customer Care Center 333 East Main Street, P.O. Box 569 Midland, MI 48640-0569	Fidelity Bank 22290 Michigan Avenue Dearborn, MI 48124	Fifth-Third (5/3) Bank Contact by phone to get the address: 800.972.3030
Flagstar Bank 301 W. Michigan Avenue Mail Stop 4 - 313 Jackson, MI 49201	Huntington Bank Must close account within a branch	Independent Bank Send a letter into your local branch
Lake Michigan Credit Union P.O. Box 2848 Grand Rapids, MI 49501-2848	Lake Trust Credit Union 501 S. Capitol Ave Lansing, MI 48933	Macatawa Bank 10753 Macatawa Drive Holland, MI 49424
Michigan State Credit Union P.O. Box 1208 East Lansing, MI 48826-1208	Monroe Bank and Trust Attn: Deposit Operations 102 E Front Street Monroe, MI 48161	NorthPointe Bank 3333 Deposit Drive NE Grand Rapids, MI 49546
PNC Bank USX Tower Attn: Channel Services P6-PUSX-36-1 600 Grant Street Pittsburgh, PA 15219	TCF Bank TCF National Bank P.O. Box 537980 Livonia, MI 48153	United Bank and Trust 2723 South State Street Ann Arbor, MI 48104
University of Michigan Credit Union P.O. Box 7850 Ann Arbor, MI 48107-7850		



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# Business Automatic Payments/Transfers Checklist

Complete this checklist of the business automatic payments/transfers you were making with your previous business account(s). While filling it out, think about which payment method works best, and whether you wish to make any changes. **Tip:** Review a recent account statement to identify automatic payments/transfers.

**Current Payment Methods:**

- a.) Recurring Automatic Payments: You gave a company a voided check or account & Routing Transit Number. Payments are tied to a regular bill.
- b.) Pre-Authorized Transfers at Other Financial Institution: Payments you set up between accounts at another Financial Institution (e.g. payment to car loan from checking).
- c.) Payees You Set Up at Other Financial Institution's Bill Pay.
- d.) Payments When You Provided Debit Card Number.
- e.) Payments You Initiated at a Company Website.

Check if Payment Applies	Type of Automatic Payment or Transfer	Biller Name	Current Payment Method
<input type="checkbox"/>	Electric/Gas/Oil		
<input type="checkbox"/>	Water		
<input type="checkbox"/>	Tax Payments		
<input type="checkbox"/>	Telephone		
<input type="checkbox"/>	Cellular Phone		
<input type="checkbox"/>	Cable/Satellite TV		
<input type="checkbox"/>	Internet Provider		
<input type="checkbox"/>	Mortgage/Rent		
<input type="checkbox"/>	Auto Loan/Lease		
<input type="checkbox"/>	Credit Cards		
<input type="checkbox"/>	Credit Cards		
<input type="checkbox"/>	Loans		
<input type="checkbox"/>	Loans		
<input type="checkbox"/>	Insurance		
<input type="checkbox"/>	Insurance		
<input type="checkbox"/>	Memberships		
<input type="checkbox"/>	Memberships		
<input type="checkbox"/>	Transportation/Parking		
<input type="checkbox"/>	Suppliers		
<input type="checkbox"/>	Suppliers		
<input type="checkbox"/>	Customers		
<input type="checkbox"/>	Vendors		
<input type="checkbox"/>	Other: _____		
<input type="checkbox"/>	Other: _____		



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Date: \_\_\_\_\_

Merchant/Payee: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

**RE: Recurring Automatic Payment Transfers for** \_\_\_\_\_

Please use this request, as indicated by my original signature below, as formal authorization to deduct any recurring payment(s) to you from my new account with **DFCU Financial** listed below. Recurring payments from my former financial institution should be discontinued.

<b>Customer Information:</b>	
Customer Name	Merchant/Payee Account Number
Customer Street Address	Customer City/State/Zip

Please make this change effective as of (Date): New DFCU Financial Account Number: <b>DFCU Financial Routing Number: 072486791</b>
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If the information contained on this form is insufficient to make the changes requested, please contact me immediately at \_\_\_\_\_.

Thank you for your assistance.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



# Common Electronic Payment Contact Information

Below, you will find telephone numbers and websites of common payment/utility companies. You can use these to help switch automatic payments from another checking account to DFCU Financial Business Account.

<b>Communications Companies</b>  <i>Includes: Home Phone Cell Phone TV/Cable Internet</i>	<b>AT&amp;T</b> 800.222.0300  <a href="http://www.att.com">www.att.com</a>	<b>Sprint</b> Check website for phone numbers  <a href="http://www.sprint.com">www.sprint.com</a>	<b>T-Mobile</b> 800.TMO.BILE (800.866.2453)  <a href="http://www.tmobile.com">www.tmobile.com</a>	<b>Verizon</b> 800.483.3000  <a href="http://www.verizon.com">www.verizon.com</a>	
	<b>Comcast</b> 800.266.2278  <a href="http://www.comcast.net">http://www.comcast.net</a>	<b>Wow Cable/Internet</b> 866.496.9669  <a href="http://www1.wowway.com">http://www1.wowway.com</a>	<b>Direct TV</b> 800.494.4388  <a href="https://www.directv.com">https://www.directv.com</a>	<b>Dish Network</b> 888.284.7116  <a href="http://www.dishnetwork.com">http://www.dishnetwork.com</a>	
	<b>NetFlix</b> 877.742.1480  <a href="https://www.netflix.com">https://www.netflix.com</a>	<b>AOL</b> 866.770.9450  <a href="http://www.aol.com">http://www.aol.com</a>	<b>Metro PCS</b> 888.863.8768  <a href="http://www.metropcs.com">http://www.metropcs.com</a>	<b>Brighthouse</b> 734.422.2810  <a href="http://www.brighthouse.com">http://www.brighthouse.com</a>	
<b>Utilities</b>	<b>DTE Energy</b> 800.477.4747  <a href="http://my.dteenergy.com">http://my.dteenergy.com</a>	<b>CMS Energy</b> 800.477.5050  <a href="http://www.cmsenergy.com">http://www.cmsenergy.com</a>	<b>Detroit Water Department</b> 313.964.9090  <a href="http://www.dwsd.org">http://www.dwsd.org</a>	<b>Lansing Board of Water &amp; Light</b> 517.702.6006  <a href="http://www.lbwl.com">http://www.lbwl.com</a> <a href="https://www.paybill.com/lbwlcc">https://www.paybill.com/lbwlcc</a>	
	<b>City of Ann Arbor Water</b> 734.794.6320  <a href="https://www.a2gov.org">https://www.a2gov.org</a>	<b>City of Grand Rapids Utilities</b> 616.456.3020  <a href="http://grcity.us">http://grcity.us</a>			
<b>Insurance</b>	<b>AAA</b> 800.AAA.MICH (800.222.6424)  <a href="http://michigan.aaa.com">http://michigan.aaa.com</a>	<b>State Farm</b> Call your State Farm agent  <a href="http://www.statefarm.com">http://www.statefarm.com</a>	<b>Geico</b> 877.206.0215  <a href="http://www.geico.com">http://www.geico.com</a>	<b>Met Life</b> 800.422.4272  <a href="http://www.metlife.com">http://www.metlife.com</a>	
	<b>AllState</b> 800.255.7828  <a href="http://www.allstate.com">http://www.allstate.com</a>	<b>Progressive</b> 800.776.4737  <a href="http://www.progressive.com">http://www.progressive.com</a>	<b>Allianz Life</b> 800.950.5872  <a href="https://www.allianzlife.com">https://www.allianzlife.com</a>	<b>CUNA Mutual</b> 877.MEMBERS (877.636.2377)  <a href="http://www.cunamutual.com">http://www.cunamutual.com</a>	
	<b>Hershey Insurance Group</b> 888.843.7743  <a href="http://www.hersheyinsurance.com">http://www.hersheyinsurance.com</a>				

## Common Electronic Payment Contact Information, continued

<b>Misc. Financial Institutions</b>	<b>GMAC Mortgage</b> 800.766.4622 <a href="http://www.gmacmortgage.com">http://www.gmacmortgage.com</a>	<b>Ford Financial</b> 800.727.7000 <a href="http://www.fordfinancial.com">http://www.fordfinancial.com</a>	<b>Sallie Mae</b> 888.272.5543 <a href="http://www.salliemae.com">http://www.salliemae.com</a>	<b>Chase Mortgage</b> 800.848.9136 <a href="http://www.chase.com">http://www.chase.com</a>
	<b>Ally Bank</b> 888.925.ALLY (888.925.2559) <a href="http://www.ally.com">http://www.ally.com</a>	<b>Wells Fargo</b> 800.869.3557 <a href="http://www.wellsfargo.com">http://www.wellsfargo.com</a>	<b>Toyota Financial</b> 800.874.8822 <a href="http://www.toyotafinancial.com">http://www.toyotafinancial.com</a>	<b>Honda Financial Services</b> 800.999.1009 <a href="http://www.hondafinancialservices.com">http://www.hondafinancialservices.com</a>
	<b>Fidelity</b> Telephone number depends on type of account; check website <a href="https://www.fidelity.com">https://www.fidelity.com</a>	<b>Charles Schwab</b> 800.435.4000 <a href="https://www.schwab.com">https://www.schwab.com</a>	<b>ING Direct</b> 888.464.0727 <a href="https://home.ingdirect.com">https://home.ingdirect.com</a>	
<b>Credit Cards</b>	<b>MasterCard</b> Call issuing bank	<b>American Express</b> 800.528.4800 <a href="http://www.americanexpress.com">http://www.americanexpress.com</a>	<b>Capital One</b> 800.955.7070 <a href="http://www.capitalone.com">http://www.capitalone.com</a>	<b>Discover</b> 800.767.1146 <a href="http://www.discovercard.com">http://www.discovercard.com</a>
	<b>VISA</b> Call issuing bank			
	<b>Citicard</b> Telephone number depends on type of card; check website <a href="http://www.citibank.com">http://www.citibank.com</a>			
<b>Other</b>	<b>PayPal:</b> <a href="http://paypal.com">http://paypal.com</a> <b>e-Bay:</b> <a href="http://www.ebay.com">http://www.ebay.com</a>	<b>Benepay:</b> 855.236.3729 <a href="http://www.benepaytech.com">http://www.benepaytech.com</a>		
<b>Not Listed</b>	<b>Store Credit Cards</b> (Macy's, Kohl's, Target, JC Penny, Sears) <b>Home and Auto Loans</b> <b>Investment accounts/brokers</b> <b>Health Club Dues</b>			