



## WANT TO MAKE THE SWITCH TO DFCU FINANCIAL? WE CAN HELP MAKE IT EASY!

Thanks for choosing DFCU Financial. We're dedicated to ensuring that your transition is a smooth one. Follow these easy steps to guide you through the process of switching your accounts to us.

### 1. Open your new DFCU Financial account.

Becoming a member of DFCU Financial is easy. You can choose to open your account online at [www.dfcufinancial.com](http://www.dfcufinancial.com) or visit one of our branch locations in Ann Arbor, Detroit, Grand Rapids or Lansing.

### 2. Set up Direct Deposit.

Prepare to move your direct deposit to DFCU Financial by completing the Direct Deposit Authorization form. Confirm with your employer, government or other depositing agency the effective date of your first direct deposit to DFCU Financial before moving to the next step of changing your automatic payments.

### 3. Change your automatic payments.

Use our convenient Automatic Payments/Transfers forms and Checklist to identify your automatic payments (it may be helpful to review a recent account statement). Once you have identified these payments, you'll need to contact each company to authorize the change. Don't forget any automatic payments that may be connected to your debit card.

### 4. Close your old account.

Be sure to leave your old account active long enough to allow outstanding checks and other transactions to clear. Contact your previous financial institution to close your accounts. Destroy any old or unused checks and ATM/Debit Cards.

### 5. Enjoy Anywhere Banking.

Enroll in DFCU Online and manage your money from a laptop, tablet or mobile phone. Use the DFCU OnLine Fact Sheet to guide you through enrollment. Don't forget to sign up for eDocuments and receive your statements, account notices and tax documents electronically.



P.O. BOX 6048  
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## Direct Deposit Authorization

To set up your Direct Deposit:

1. Contact your employer's payroll department to see if they offer a direct deposit option.
2. Simply fill out this form and in the voided check area below fill out your Name, Address, Date and Checking Account Number in the corresponding fields. If depositing to a savings account, the check section does not need to be completed.
3. Submit this form to your employer's payroll department.

Employer/Company Name		
Employee Name		Social Security Number (last four) XXX-XX-
Address		City, State, Zip
ABA Routing # <b>0724-8679-1</b>	DFCU Financial Account Number	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings

I authorize the above Employer/Company and DFCU Financial to automatically deposit my payroll check into my Checking and/or Savings account as indicated on this form (this includes my authorization to correct entries made in error). This authorization will remain in effect until I revoke this request in writing.

Signature \_\_\_\_\_

Date \_\_\_\_\_

NON-NEGOTIABLE	
Pay to the order of _____	_____ 20 _____ \$ _____ Dollars
<b>VOID</b>	
dfcu FINANCIAL	MP
FOR Set up of Direct Deposit	CHECKING ACCOUNT NUMBER: _____
ROUTING NUMBER: 0 7 2 4 8 6 7 9 1	

Organize your Automatic Payments/Transfers information using the **Switch Kit Checklist, Automatic Payment Transfer Letter and Common Payee List**. These forms will help you keep track of all the information you need to switch automatic payments/transfers to your new DFCU Financial account and assist in the process of completing this transition.

**What is a Routing Number?**

A routing number is the nine-digit number banks use to transfer money. It can be found in the lower left hand side of your checks.

**What is the Routing Number for DFCU Financial?**

**072486791**

**What are Automatic Payments?**

Automatic payments are recurring payments made from your account and can include insurance premiums or monthly membership fees.

## Common Automatic Payments and Transfers

*Listed below are typical merchants (payees) and other entities with whom you may have automatic payments and/or transfers established.*

### Automatic Payments

- Gas Company
- Internet Services
- Electric Company
- Insurance
- Local/long distance telephone service
- Brokerage – automatic investments
- Water Company
- Cell Phone
- Cable or satellite TV
- Child support or court-issued payments
- Mortgages

## Planning Ahead

The time required to complete this process is dependent upon how long it takes to switch payments and/or transfers from your former institution to DFCU Financial. The amount of time varies based upon transaction type. Please use the following as a guide for planning purposes:

### Automatic Payments/Transfers

- |               |            |             |            |
|---------------|------------|-------------|------------|
| • Automobile  | 30-90 days | • Insurance | 30-60 days |
| • Cable       | 45-60 days | • Mortgage  | 30-45 days |
| • Health Club | 14-21 days | • Utilities | 30-60 days |



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## Automatic Payments/Transfers Checklist

Complete this checklist of the automatic payments/transfers you were making with your previous 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	Billers Name	Current Payment Method
<input type="checkbox"/>	Electric/Gas/Oil		
<input type="checkbox"/>	Water		
<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 (personal, student, other)		
<input type="checkbox"/>	Loans (personal, student, other)		
<input type="checkbox"/>	Insurance (auto, home, life, etc)		
<input type="checkbox"/>	Insurance (auto, home, life, etc)		
<input type="checkbox"/>	Memberships (health club, auto, other)		
<input type="checkbox"/>	Memberships (health club, auto, other)		
<input type="checkbox"/>	Transportation/Parking		
<input type="checkbox"/>	Savings/Investments/IRA/529		
<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.

**Customer Information:**

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:

**DFCU Financial Routing Number: 072486791**

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: \_\_\_\_\_



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## DFCU Online Fact Sheet

Free online banking makes it easy for you to manage your accounts wherever and whenever it's convenient.

You can conduct a variety of transactions through DFCU Online: View account balances and transaction history, transfer funds between your accounts and to other DFCU member's accounts, make DFCU Financial loan payments, request and receive alerts, electronically retrieve account statements, tax documents and notices, and much more.

### You will need to know the following things to successfully enroll in DFCU Online

1. You will not be able to enroll until the day after you establish your membership with the credit union.
2. Password **must** be: At least 8 characters long, no more than 15 characters long, contain a minimum of 1 number, contain a minimum of 1 lower case and 1 upper case characters, and contain a minimum of 1 special characters.
3. A temporary Secure Access Code (SAC) will be sent to your email address, SMS text number (cell phone), or by voice to your phone number, depending on the method you select, during New Enrollment, to register your computer, or during the forgotten password process. A SAC is used to authenticate one successful login and expires after 15 minutes if it is not used.
4. A helpful tutorial is available online to assist you with DFCU Online New Enrollment.

### Bill Pay - The following helpful tips will benefit members who wish to enjoy the convenience of Bill Pay

1. The Pay Date is the date the payment is guaranteed to be paid by, not necessarily the date the bill will be paid. The payment may be made prior to this date.
2. The Bill Pay system applies specific logic to each payment to determine whether to pay it by check or ACH. DFCU **cannot** determine how the payment will be made or make changes to the payment method.
3. A per payment fee is assessed by Bill Pay subscriber (as identified by their member number) after the fifth bill payment is processed on a calendar monthly basis. See the Fee Schedule for more information.

### eDocuments - Important information

1. Only the Tax Owner can enroll in eDocuments.
2. Once enrolled in eDocuments, all of the Tax Owner's statements, notices, and tax forms will be delivered via this channel. DFCU does **not** send one document in print and another via eDocument.
3. Once enrolled in eDocuments, you will immediately have access to statements from January 2012 to the present date.
4. eDocuments are located in DFCU Online under Services, then by selecting eDocuments.
5. Credit Card statements can be retrieved electronically in DFCU Online by logging in, selecting Transactions, then clicking Credit Cards and clicking on 'Go Paperless' under the Quick Links.

### Pre-Authorized Transfers set-up via DFCU Online are subject to the following

1. Regulation D applies. You **must** be mindful of the number of transfers that you have scheduled to transfer out of the savings and/or Insured Money Market accounts. The Reg D Transaction Count appears on the Account Details screen.
2. Pre-Authorized loan payments are transferred in the morning on the day they are scheduled.
3. Pre-Authorized transfers are processed on the scheduled day including Saturdays, Sundays, and holidays. If a transfer fails due to insufficient funds, it will **not** be attempted again.

### Updating Contact Information

1. The information being updated **only** affects the Person Record associated with the member number used to log into DFCU Online. Any other Owners on the account(s) will need to sign-in with his/her own member number and password to update his/her contact information.
2. Address changes will update our system immediately, but will **not** update the Bill Pay service until the next time you log into it.
3. Email addresses updated online under Update Contact Info will update in our system, but **not** in Bill Pay.
4. You may **only** update a U.S. or Canadian address on the Update Contact Info page. Other foreign address changes may be submitted via the secure message center in DFCU Online to the 'Foreign Address Change Request' group.

### Adding/Deleting Secure Delivery Contact Points

Secure Delivery Contact Points updated/deleted in online will **not** affect your e-mail address, phone number or cell phone number in our system. This contact information will **only** be used for Secure Access Code delivery. Secure Delivery Contact Points are updated in DFCU Online under Settings, Security Preferences, and then selecting Secure Delivery.

### DFCU Online Mobile Banking App

Mobile banking with DFCU Financial makes it easy and convenient for you to manage your finances while on the go. DFCU Mobile lets you enjoy the benefits of membership and access to your accounts 24/7 so you can pay bills\*, transfer money, check balances, and even deposit checks\*\* all from your mobile device. You can even enroll in DFCU Online from your mobile device!

\*Initial enrollment in Online Bill Pay cannot be done via the mobile app.

\*\*Restrictions apply.

**Additionally:** DFCU Financial does not support third party software. Issues surrounding third party software should be referred to the software provider.