

**Welcome**

**Account  
Switch  
Kit**

If you need assistance at any time, please call us at  
313.336.2700 or 888.336.2700.

You can also visit a branch near you.  
A representative will be happy to help you.



# Want to make the switch to DFCU Financial? We can help make it easy!

Our team of experts is ready to help you through the process of switching to DFCU Financial. They can:

- 1.) Open your account at DFCU Financial. Our representatives can help you determine which account relationships and services are best for you based on how you will use your account. The [Switch Kit Checklist](#) is a step-by-step checklist to help make the switch process easier for you.
- 2.) [Determine your outstanding balance](#) on your existing account.
- 3.) Provide you with a variety of options to [easily fund your DFCU Financial account](#).
- 4.) Help [move your direct deposits](#) to DFCU Financial.
- 5.) Work with you to identify other automatic payments from your account and provide you with the necessary letters to [switch recurring automatic payments](#).
- 6.) Walk you through the next steps you will need to complete to finish the process like:
  - a. Updating your account information on websites you use
  - b. Switching online bill pay service, if applicable
  - c. Changing any recurring transactions you have tied to a debit card

## Make the switch today!

To start the process, [visit your local Ann Arbor, metro Detroit, Grand Rapids or Lansing DFCU Financial branch office](#).

To expedite the process, feel free to use the forms contained within this packet and bring them with you when you come in to open your account. If not, our team members can help you complete them during the process.

Not sure you want to switch? Learn more about [the benefits of membership](#), including our unique [CASH BACK](#) at [DFCUFinancial.com](#).

DFCU Financial Routing Number: 072486791





P.O. BOX 6048  
DEARBORN, MICHIGAN 48121  
PH 313.336.2700 PH 888.336.2700  
www.dfcufinancial.com

## Switch Kit Checklist

We've made it easy to switch your 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"/>	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: <input type="checkbox"/> Order Checks <input type="checkbox"/> Order a Check Card <input type="checkbox"/> Sign up for DFCU OnLine Banking <input type="checkbox"/> Enroll in E-Statements <input type="checkbox"/> Set up Bill Pay
<input type="checkbox"/>	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.
<input type="checkbox"/>	Switch your automatic and direct deposits: <input type="checkbox"/> Payroll/Employer Deposit <input type="checkbox"/> Government Deposit <input type="checkbox"/> Social Security Administration <input type="checkbox"/> Brokerage Deposits <input type="checkbox"/> Child Support/Court Ordered <input type="checkbox"/> Other: _____
<input type="checkbox"/>	Switch your automatic payments and withdrawals: <input type="checkbox"/> Mortgage/Rent <input type="checkbox"/> Auto <input type="checkbox"/> Association Fees <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"/> Other: _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____
<input type="checkbox"/>	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.
<input type="checkbox"/>	Close your old account
<input type="checkbox"/>	Additional options to consider: <input type="checkbox"/> Apply for a DFCU Financial Credit Card <input type="checkbox"/> Refinance your auto loan to DFCU Financial <input type="checkbox"/> Apply for a Mortgage or Home Equity Loan <input type="checkbox"/> Speak to someone about Retirement Planning

Thank you for becoming a member of DFCU Financial! If you have any questions or need help, please contact us at 313-336-2700 or 888-336-2700.



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# Balance Your Account

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

*With this form, you will be able to calculate how much money you will need to leave in your old 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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# Account Funding Options

There are several ways to easily fund your new DFCU Financial 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: Name  Address <span style="float: right;">City, State, Zip</span>  Account # <span style="float: right;">Account Type</span> <span style="float: right;"><input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other:</span>  <b>DFCU Financial Routing Number (ABA): 072486791</b>
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<input type="checkbox"/>	<b>Option 4</b>	If you use online bill pay at your other financial institution, set DFCU Financial up as a payee with the following details: Biller Name <span style="float: right;">Biller Address</span> <b>DFCU Financial</b> <span style="float: right;"><b>P O Box 6048</b></span> <span style="float: right;"><b>Dearborn, MI 48121</b></span> Your Checking Account # <b>Found on your membership card:</b> _____
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### 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 account.



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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

VOID

FOR Set up of Direct Deposit \_\_\_\_\_ MP

ROUTING NUMBER: **0 7 2 4 8 6 7 9 1**

CHECKING ACCOUNT NUMBER: \_\_\_\_\_

When contacting any administrative office, please have your Social Security number, your new account number and the new Routing Transit Number handy when you place the call. Your social security representative will need this information to update your account.

**Your new DFCU Financial Account Number is:**

**Your new Routing Transit Number is: 072486791**

Social Security Administration	800-772-1213
Government Pensions	888-767-6738
Veteran Affairs	800-827-1000
State Employees' Retirement	877-766-6447
Railroad Retirement Board	877-772-5772



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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	Biller 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:		



# 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.

<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/lbw/lcc">https://www.paybill.com/lbw/lcc</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>	

# 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>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>			



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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 first time enrollment, to register your computer, or during the forgotten password process.
4. A helpful tutorial is available online to assist you with DFCU OnLine First Time User 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. Credit Card statements can be retrieved electronically in DFCU OnLine by logging into DFCU OnLine, selecting Transactions, then Credit Cards.

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

1. Regulation D still 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.
2. Pre-Authorized loan payments are transferred in the morning on the day they are scheduled.
3. Transfers are processed on the scheduled day. 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 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.

### 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.