



Thank you for choosing to open your account at bankESB. Enclosed you will find everything you need to change your checking account from your current financial institution to bankESB.

After completing the seven SIMPLE steps outlined below, your change to bankESB will be complete!

**Step 1:** Open a checking account with bankESB.

**Step 2:** As soon as you receive your new checks from bankESB, stop using the account at the bank you are changing from (please note – you should leave the account open until all checks have cleared and direct deposits and automatic withdrawals have successfully been changed to bankESB...*we'll help you with this*)

**Step 3:** Sign up for our easy-to-use Online Banking service and set up your payees for bill pay.

**Step 4:** Complete the Automatic Direct Deposit and Withdrawal Worksheet to list the companies that need to be notified to change your automatic direct deposit or withdrawal to your account here at bankESB.

**Step 5:** Change all of your direct deposits to your bankESB account. This can be done by using the enclosed Automatic Deposit Authorization Form or by calling the company or government agency that originates the deposit. For a listing of helpful telephone numbers and websites, refer to the Automatic Direct Deposit and Withdrawal Worksheet that is enclosed in this packet.

**Step 6:** Change all of your automatic withdrawals to your bankESB account. This can be done by using the enclosed Automatic Withdrawal Authorization Form or by calling the company or government agency that originates the withdrawal.

**Step 7:** Close your former account.

That's it! It's really that simple! In no time, you will have changed banks. Thank you for choosing bankESB. If we can be of any assistance throughout this transition, please do not hesitate to call our Customer Care Center or any of our branch locations at 855-527-4111.

***The Bank of You!***

## *Automatic Direct Deposit and Withdrawal Worksheet*

### **Direct Deposit Worksheet**

Deposit	Company	Account Number	Amount	Date of Deposit
Employee Payroll				
Pension(s)/Retirement Plans				
Social Security				
Veterans				
Other				

### **Automatic Withdrawal Worksheet**

Payment	Company	Account Number	Amount	Date of Payment
Mortgage/Rent				
Auto Loans				
Insurance				
Credit Cards				
Gas/Oil				
Electric				
Cable/TV				
Telephone				
Cell Phone				
Internet Provider				
Health Club				
Other				

### Helpful Phone Numbers and Websites

Social Security Administration 1-800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a> Railroad Retirement Board 1-800-808-0772 <a href="http://www.rrb.gov">www.rrb.gov</a>	Office of Personnel Management 1-888-767-6738 <a href="http://www.opm.gov">www.opm.gov</a> Department of Veterans Affairs 1-877-838-2778 or <a href="http://www.va.gov">www.va.gov</a> 1-800-827-1000
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***AUTOMATIC WITHDRAWAL AUTHORIZATION FORM***

To: \_\_\_\_\_  
*(company's name)*

\_\_\_\_\_  
*(Street or P.O. Box)*

\_\_\_\_\_  
*(City, State, Zip code)*

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

This letter serves as the authorization to change the account information for automatic withdrawal in the name(s) of \_\_\_\_\_, account number  
*(your name)*

\_\_\_\_\_. The customer has changed accounts to  
*(account number issued by the company who is originating the withdrawal)*

bankESB, and the current account number that you are using will no longer be valid.

**Effective immediately, the new information is as follows:**

Bank Routing Number: 21187093-5  
Customer's New Account Number: \_\_\_\_\_  
*(bankESB account number)*

If you have any questions regarding this matter, or if this letter is NOT sufficient enough to make this change, please contact \_\_\_\_\_, and remit all correspondence to  
*(your name or bankESB Representative)*

\_\_\_\_\_  
*(your address or bankESB representative branch address)*

Thank you for your assistance in this matter.

I hereby authorize the change to my account.

\_\_\_\_\_  
Account Holder Signature                      Date                      Phone



**AUTOMATIC DEPOSIT AUTHORIZATION FORM**

Type of Automatic Deposit:  Employee Payroll  Pension/Retirement  
 Social Security  Investment Income  
 Other (Please Specify) \_\_\_\_\_

To: \_\_\_\_\_  
(company's name)

\_\_\_\_\_  
(Street or P.O. Box)

\_\_\_\_\_  
(City, State, Zip code)

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

This letter serves as the authorization to change the account information for automatic deposits in the name of \_\_\_\_\_, account number \_\_\_\_\_  
(your name/customer's name)

\_\_\_\_\_. The customer has changed accounts to \_\_\_\_\_  
(account number issued by the company who is originating the deposit)

bankESB and the current account number that you are using will no longer be valid.

**Effective immediately, the new information for direct deposit is as follows:**

Bank Routing Number: 21187093-5  
Customer's New Account Number: \_\_\_\_\_  
(bankESB account number)

If you have any questions regarding this matter, or if this letter is NOT sufficient enough to make this change, please contact \_\_\_\_\_, and remit all correspondence to \_\_\_\_\_  
(your name or bankESB Representative)

\_\_\_\_\_  
(your address or bankESB Representative's branch address)

Thank you for your assistance in this matter.

I hereby authorize the change to my account.

\_\_\_\_\_  
Account Holder Signature                      Date                      Phone



**AUTHORIZATION TO CLOSE ACCOUNT**

To: Easthampton Savings Bank  
36 Main Street  
PO Box 351  
Easthampton, Ma 01027

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

Please accept this letter as authorization to close the account(s) listed below and transfer the balance plus any accrued interest to bankESB (routing number 21187093-5) for deposit to

\_\_\_\_\_ new account number \_\_\_\_\_  
( your name/account holder's name ) (bankESB Account Number)

Please make the check payable to bankESB for credit to the new account number.

**Immediately close and transfer the balances in the following account(s):**

Account # \_\_\_\_\_ Checking \_\_\_ Savings \_\_\_ Money Market

Account # \_\_\_\_\_ Checking \_\_\_ Savings \_\_\_ Money Market

Account # \_\_\_\_\_ Checking \_\_\_ Savings \_\_\_ Money Market

If you have any questions regarding this matter, or if this letter is NOT sufficient enough to make this change, please contact \_\_\_\_\_, and remit all correspondence to  
(your name or bankESB Representative)

\_\_\_\_\_  
(your address or bankESB representative branch address)

I hereby authorize the closing of this account and transfer of funds

\_\_\_\_\_  
Account Holder Signature Date Phone

## FREQUENTLY ASKED QUESTIONS

### **Q. Who do I call if I have questions?**

A. If you have any questions regarding your new account, changing your automatic withdrawals or automatic deposits to your new account, or what to do with the closing account form, please call our Customer Care Center or your local branch at 855-527-4111.

### **Q. What if my request to change accounts is not accepted?**

A. On the authorization forms, the company is requested to notify you or a bank representative if the form you submit is not sufficient to change or establish the direct deposit or automatic bill payment.

### **Q. What is a direct deposit (ACH credit)?**

A. Direct deposit is a quick, easy and secure method of receiving funds into your account. For example, you can receive your payroll, governmental benefits, and investment dividends by a direct deposit. The funds are received and deposited electronically into your bank account.

### **Q. When will my direct deposits start?**

A. It normally takes 2 or 3 pay periods to start a new direct deposit. For example, if you decide to direct deposit your payroll check into your new account, the direct deposit will most likely not go into your new account for 2 or 3 pay periods. The same applies for existing direct deposits, so you will want to make sure you keep the account open that you are changing from until you know that your new account is receiving your deposits.

### **Q. What is an automatic bill payment (ACH debit)?**

A. Automatic bill payment is a convenient way to pay different types of companies, such as electric, gas, telephone, loans, credit cards, insurance, etc. Usually, these automatic withdrawals are set up with a specific company by giving them a voided check and a date to take out your payment that is due to that company. These types of transactions are sent through your account electronically on the date and for the amount that you specify.

### **Q. When will my automatic bill start paying from my new account?**

A. Generally, it takes 2 to 3 billing cycles for your transaction to get changed over or started. If you contact your billing company to request that they take your payment from your new account, change from a different account, or start a new payment, the charges may not come out for the first 2 to 3 billing cycles after your request. That is why it is important to leave the account that you are planning on closing open until you have verified that all necessary changes have been made. This means you could have two checking accounts open at two different banks at the same time.

### **Q. How can I verify that my automatic bill payment (debit) has been made?**

A. You can verify that your payments have started going through your new account by calling our 24-hour access line at 1-877-372-2447 or by logging on to your online banking service at [bankesb.com](http://bankesb.com), or checking your monthly checking account statement. You will also want to verify with the billing company that they received your payment from your new account by checking your monthly billing statement or calling their customer service department at the phone number on your billing statement.