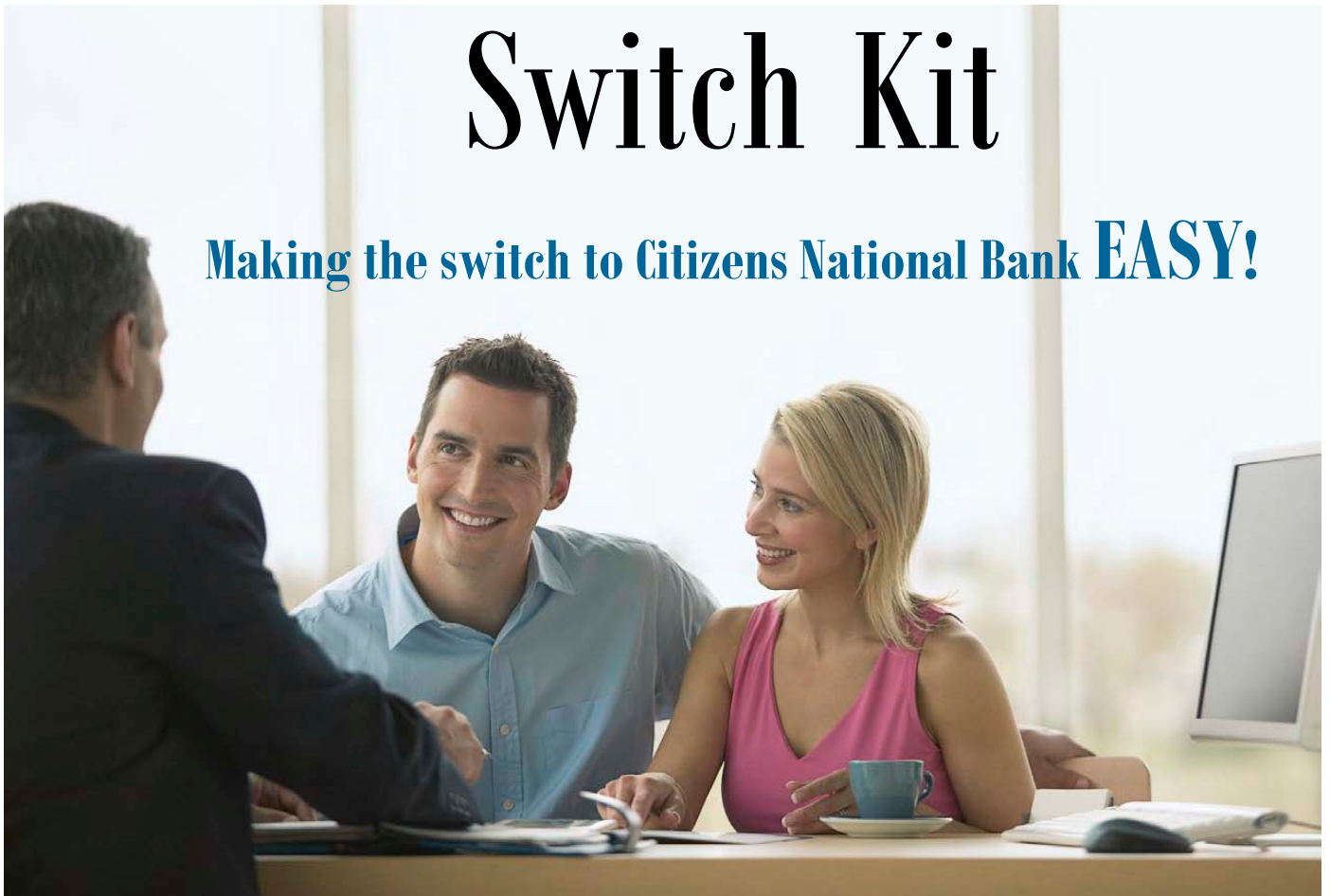




# Switch Kit

Making the switch to Citizens National Bank **EASY!**



**Citizens National Bank**

**300 1st St. West**

**P0 Box 231**

**Park Rapids, MN 56470**

**(218) 732-3393**

**Routing # (ABA) - 091202325**

Member FDIC

Equal Housing Lender

# *Make your SWITCH easier!*

***Step 1: Open a CNB Checking account.*** Meet with one of our New Account Representatives to help you determine what will fit best for your lifestyle.

***Step 2: Stop using your previous checking account.*** Allow adequate time for your outstanding checks to clear. Make sure to destroy ATM/Debit cards, unused checks and deposit slips from the account you are closing.

***Step 3: Move your direct deposit (s) to CNB.*** Use our Direct Deposit Request form to complete this process.

***Step 4: Transfer Automatic Payments and Debits to CNB.*** Use our Automatic Payment Request form to complete this process.

***Step 5: Close your previous checking account.*** Use our Account Closing Request form to complete this process.





## *Direct Deposit Request Information*

### Direct Deposits

Use our attached Direct Deposit Request form to notify the depositor of your new bank information.

### Before sending the Direct Deposit Request

1. Check with your employer or source of income to make sure no other forms are required. For Social Security direct deposit, call the Social Security Administration at 1-800-772-1213 or go to [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm)
2. Use the attached form to establish your direct deposit at Citizens National Bank by providing it to your employer/ source of income.
3. Maintain the account at your previous bank until you have confirmed that your Direct Deposit (s) has been switched to your Citizens National Bank account.

### After sending the Direct Deposit Request

1. Confirm with your employer / source of income that forms were received.
2. Monitor your account through the Citizens National Bank telephone banking at 732-0157 or online at [www.cnbbank.com](http://www.cnbbank.com)

### Examples of Direct Deposit

Paycheck from Employer

Social Security

Military Pay

Dividends

VA Compensation

Retirement/Pension Plan

Interest Income

# Direct Deposit Request Form

<b>Company Name:</b>
<b>Address:</b>
<b>City, State, Zip</b>



**RE: Switching my Direct Deposit to a new account.**

**ATTN:**

*I have recently changed banks and would like to update my Direct Deposit. Please discontinue my current deposit and begin making Direct Deposits into my new Citizens National Bank account.*

*If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.*

*Sincerely,*

---

**(Authorized Signature)**

**(Date)**

## Direct Deposit Information

---

**(Name - First, Middle, Last)**

**(Social Security Number)**

---

**(Address)**

**(City, State, Zip)**

---

**(Home Phone)**

**(Mobile Phone)**

---

**(Old Bank Name)**

**(Routing Number)**

---

**(Account Number)**

**(Amount Deposited)**

---

**Citizens National Bank**

**091202325**

---

**(New Bank Name)**

**(Routing Number)**

**(Account Number)**

---

**(Account Number)**

**(Amount Deposited)**



## *Automatic Payment Request Information*

### Automatic Payments

After you've identified the Automatic Payments from your previous account statements, use the Automatic Payment Request form to notify the merchant of your new bank information.

You can also make your payments through Citizens National Bank's Online Banking and Online Bill Pay. Talk to a Customer Service Representative for more information!

### Before sending the Automatic Payment Request

1. Identify your existing automatic payments.
2. Use the attached form to request that your Automatic Payment be established through Citizens National Bank.
3. Maintain the account at your previous bank until you are sure that the automatic payment has been switched to your new Citizens National Bank account.

# Automatic Payment Request Form

<b>Company Name:</b>
<b>Address:</b>
<b>City, State, Zip</b>



**RE: Changing My Automatic Payment Information**

**ATTN: Accounts Receivable / Accounting**

*I have recently changed banks and would like to have my automatic payment with your company changed to my new account.*

*Please discontinue debiting my old bank account and begin making automatic withdrawals from my new Citizens National Bank account.*

*If you have any questions regarding this request, please contact me by mail or call me at the phone number listed below. Thank you for your prompt assistance in this matter.*

*Sincerely,*

---

(Authorized Signature) (Date)

<b>Automatic Payment Information</b>		
<hr/>		
(Name)		
<hr/>		
(Address)	(City, State, Zip)	
<hr/>		
(Home Phone)	(Mobile Phone)	
<hr/>		
(Amount Debited or Payment Amount)	(Date of Payment)	
<hr/>		
(Old Bank Name)	(Routing Number)	(Account Number)
Citizens National Bank	091202325	
(New Bank Name)	(Routing Number)	(Account Number)



## *Account Closing Request Information*

### Before sending the Account Closing Request

1. **Check with your previous bank to make sure additional forms or information are not required.**
2. **Inquire about any possible penalties on early withdrawal before closing your account. If you have any CD's (Certificates of Deposit), it is important to check their maturity dates.**
3. **Make sure that all automatic transactions have been switched to your new Citizens National Bank account before closing your old account.**

### After you've sent your Account Closing Request

1. **Check your account statements to verify that all previous accounts have a zero balance and have been closed.**

# Account Closing Request Form

<b>Bank Name:</b>
<b>Address:</b>
<b>City, State, Zip</b>



**RE: Close My Accounts**

**ATTN: Account Maintenance**

*This letter is to inform you I am closing my accounts at your bank. Please close the following account (s) listed below and send a check for the remaining balance (s) to my address.*

*If you have any questions regarding this request, please contact me in writing or at the phone number listed below. Thank you for your prompt assistance in this matter.*

*Sincerely,*

\_\_\_\_\_  
(Authorized Signature)

\_\_\_\_\_  
(Date)

## Account Information

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Address)

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

\_\_\_\_\_  
(Home Phone)

\_\_\_\_\_  
(Mobile Phone)

\_\_\_\_\_  
(Account # 1)

\_\_\_\_\_  
(Account # 2)

\_\_\_\_\_  
(Account # 3)