

# Switch Kit



Member FDIC

We are making it quick and easy to switch banks with our Citizens State Bank Switch Kit. We give you all the tools you need to move your bank account to Citizens State Bank. Just follow these 6 simple steps!

**Step 1:** Open a new account with us.

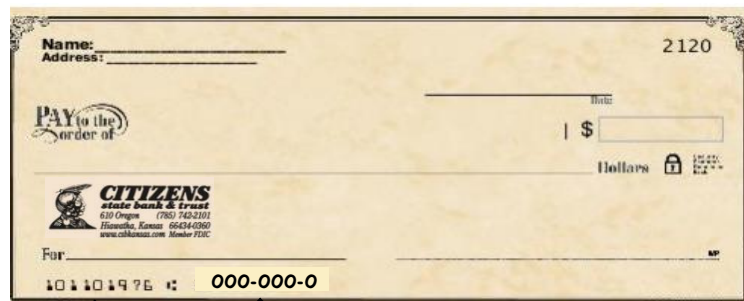
- Come into Citizens State Bank to get started. One of our friendly New Account Representatives will be happy to assist you in opening your new account.

**Step 2:** Stop using your former account.

- Be sure to leave sufficient funds in your former account to cover any outstanding checks and automatic payments.
- Destroy your old checks and debit cards associated with your former account.
- Complete the Automatic Transaction Inventory Checklist for all your direct deposits and automatic bill payments.

**Step 3:** Change your direct deposits.

- Arrange to have all of your direct deposits transferred to your new Citizens State Bank account.
- Switch your Social Security Direct Deposits by calling 800-772-1213, by using the website at [www.socialsecurity.gov](http://www.socialsecurity.gov), or see a Client Service Representative for assistance.
- You can find your account number on your starter checks. See example below:



**ROUTING NUMBER**      **ACCOUNT NUMBER**

**Step 4:** Change your automatic payments.

- See us for options.

**Step 5 (optional):** Sign up for Online Banking and Online Bill Pay:

- Simply sign up for Citizens State Bank Online Banking to track the status of your direct deposits and automatic payments at [www.csbkansas.com](http://www.csbkansas.com).
- For Electronic Checking and NOW Checking sign up for free Online Bill Pay and you can pay your bills online! It will save you time and money.

**Step 6:** Close your former account.

- Allow all outstanding checks and automatic payments to clear.
- Balance your former account.
- Make sure all direct deposits and automatic payments have been switched to your new Citizens State Bank account.
- Close your account by completing and mailing to your old bank our simple *Request to Close Bank Account Form*.

**Citizens State Bank & Trust Company**

Main Bank: 610 Oregon St, Hiawatha, KS 66434  
PH (785)742-2101



[www.csbkansas.com](http://www.csbkansas.com)

Garden Bank: 800 Oregon St, Hiawatha, KS 66434  
PH (785)742-2278

## Automatic Transaction Inventory Checklist

New Account Number: \_\_\_\_\_ Citizens State Bank Routing Number: **101101976**

### Direct Deposits

√	Deposit Type	Company	Account Number	Amount	Date
	Employer(s) Payroll			\$	
	Pension(s) / Retirement Plans			\$	
	Social Security			\$	
	Investment Income			\$	
	Other			\$	

### Automatic Payments

√	Payment Type	Company	Account Number	Amount	Date
	Mortgage				
	Auto Loan(s)				
	Insurance				
	Credit Cards				
	Gas/Oil				
	Electric				
	Cable/Satellite TV				
	Telephone				
	Cellular Phone				
	Water				
	Garbage				
	Internet Provider				
	Health Club				
	Investments				
	IRA/Retirement				
	Charities				
	Daycare				
	Other				

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## Frequently Asked Questions

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

A. If you have any questions regarding your Citizens State Bank account, switching your account debits and credits to your new Citizens State Bank account, or what to do with the closing account form, please call us at 785-742-2101 and ask to speak to a New Accounts Representative.

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

A. Direct deposit is a quick, easy, and secure method of receiving funds into your account such as your payroll, governmental benefits, and investment dividends, to name a few. Small business owners can also receive credit card settlements and accounts receivable payments. The funds are received and deposited electronically into your bank account.

### **Q. Can I create more than one direct deposit?**

A. Yes, you can have multiple direct deposits into any deposit account at Citizens State Bank. If you want to set up a new direct deposit or switch a direct deposit, simply see one of our New Accounts Representatives for options.

### **Q. What type of funds can I direct deposit?**

A. A majority of people use direct deposit instead of receiving a payroll check. You can also direct deposit various types of benefits and investment dividends. Small business customers use direct deposit for credit card settlements and accounts receivable payments.

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

A. Usually it takes 2 or 3 cycles to start a new direct deposit. For example, if you decide to direct deposit your payroll check into your Citizens State Bank account, the direct deposit will most likely not go into your account for 2 or 3 cycles. The same applies for existing direct deposits, so you will want to make sure you keep the account open that you are switching from until you know that Citizens State Bank 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 debits 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.

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**Q. When will my automatic bill(s) start paying from my Citizens State Bank account?**

A. Generally it takes 2 or 3 billing cycles for your transactions to get switched over and started. If you contact your billing company to request that they take your payment from your Citizens State Bank account, changing from a different account or starting a payment, the charges may not come out for the first 2 or 3 billing cycles after your request.

**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 Citizens State Bank account by calling 785-742-2101 and asking for bookkeeping, by logging in to your Online Banking account ([www.csbkansas.com](http://www.csbkansas.com)), or by checking your monthly checking account statement. You will also want to verify with the billing company that they received your payment from your Citizens State Bank account by checking your monthly billing statement or calling their customer service department at the phone number on your billing statement. You may want to keep the former account open that the payment is coming from until you verify that your payment has switched to your Citizens State Bank account.

**Q. Can I switch my business account to Citizens State Bank?**

A. It is very easy to switch your business account to Citizens State Bank and still maintain check-writing capabilities and access to your funds. Simply stop in to Citizens State Bank and open your new Commercial Business or Small Business Checking account with as little as \$100.00. Once you open the account, you can move the excess balances from your former bank business account (leaving enough to cover any outstanding checks and automatic withdrawals), make all new deposits to your new Citizens State Bank business account, and start writing checks from it. Once everything has cleared in your former bank account and you have had all direct deposits and automatic withdrawals transferred to Citizens State Bank, then you can close the former account.

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## Common Automatic Transaction Companies

New Account Number: \_\_\_\_\_ Citizens State Bank Routing Number: **101101976**

Category	Company	Phone	Helpful Websites
Utilities	City of Hiawatha	785-742-7125	<a href="http://www.cityofhiawatha.org">http://www.cityofhiawatha.org</a>
	Kansas Gas Service	800-794-4780	<a href="http://www.kansasgasservice.com">www.kansasgasservice.com</a>
	Westar	800-383-1183	<a href="http://www.westarenergy.com/">www.westarenergy.com/</a>
Telephone	CenturyLink	800-201-4099	<a href="http://www.centurylink.com">www.centurylink.com</a>
	Rainbow	800-892-0163	<a href="http://www.rainbowtel.net">www.rainbowtel.net</a>
Garbage	RSP	785-742-2846	<a href="http://www.rspinc.net/">www.rspinc.net/</a>
Cell Phones	AT&T	800-331-0500	<a href="http://www.corp.att.com/customercenter/">www.corp.att.com/customercenter/</a>
	Sprint	800-777-4681	<a href="https://support.sprint.com">https://support.sprint.com</a>
	T-Mobile	800-866-2453	<a href="http://tmobilecustomerservice.net/">http://tmobilecustomerservice.net/</a>
	Verizon Wireless	800-837-4966	<a href="http://www.verizonwireless.com">http://www.verizonwireless.com</a>
Cable/Satellite/TV	Dish Network	800-333-3474	<a href="https://www.mydish.com/">https://www.mydish.com/</a>
	DirecTV	888-777-2454	<a href="http://www.directv.com/">http://www.directv.com/</a>
	Rainbow	800-892-0163	<a href="http://www.rainbowtel.net">www.rainbowtel.net</a>
Direct Deposit(s)	Civil Service	888-767-6738	<a href="http://www.opm.gov/blogs/retire/2011/?page=2">http://www.opm.gov/blogs/retire/2011/?page=2</a>
	Railroad Retirement	877-772-5772	<a href="https://secure.rrb.gov/">https://secure.rrb.gov/</a>
	State of Kansas (KPERs)	888-275-5737	<a href="http://www.kpers.org/">http://www.kpers.org/</a>
	Social Security	800-772-1213	<a href="https://www.ssa.gov">https://www.ssa.gov</a>
	VA Benefits	877-838-2778	<a href="https://www.ebenefits.va.gov/ebenefits/about/feature?feature=direct-deposit-and-contact-information">https://www.ebenefits.va.gov/ebenefits/about/feature?feature=direct-deposit-and-contact-information</a>
	Your Employer	Don't forget to speak with your payroll department at work.	

**Helpful Hint:** If you currently use Bill Payment, retrieve information to keep for your records before closing your former account. You can print and save Biller and Payment History. Specify the date range you would like to save then download your payment history into an Excel spreadsheet.

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## Request to Close Bank Account Form

### Former Bank Information

Former Bank Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone Number \_\_\_\_\_

### Customer Information

Account Owner Name \_\_\_\_\_ Tax ID# \_\_\_\_\_

Account Co-Owner Name (if applicable) \_\_\_\_\_ Tax ID# \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone Number \_\_\_\_\_

### Former Bank Account Information

Checking Account Number(s) \_\_\_\_\_

Savings Account Number(s) \_\_\_\_\_

### Other Account(s):

Type \_\_\_\_\_ Account Number \_\_\_\_\_

Type \_\_\_\_\_ Account Number \_\_\_\_\_

Type \_\_\_\_\_ Account Number \_\_\_\_\_

Type \_\_\_\_\_ Account Number \_\_\_\_\_

Additional Comments \_\_\_\_\_

### Customer Authorization

This form serves as my request to close the account(s) listed above. Please mail me a check for the entire balance in the account(s) (plus any accrued interest, if applicable) to my address listed above. If you have any questions regarding this request, please contact me at the phone number or address listed above.

Account Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

Account Co-Owner (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

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