

Switch Kit

Making a change for the better has never been easier.

With our simple Switch Kit, we have taken the hassle out of changing banks. Stop putting it off and make the move to a better banking relationship. Our Switch Kit includes all the forms you need to enjoy the benefits of banking with us right away:

- Automatic payment change form
- Direct deposit change form
- Account closure form

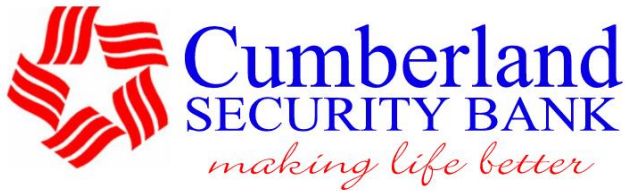
Follow these steps to a better banking relationship.

Step 1: OPEN YOUR NEW ACCOUNT WITH CUMBERLAND SECURITY BANK. Visit any of our convenient branch locations to open an account. You will need the following information to complete the account opening process:

- Your old checking account information
- Details of existing automatic payments
- Details of existing direct deposits
- Valid driver's license
- Another form of identification

Included in the Switch Kit, you will find helpful information for choosing an account and products that are right for you.

- Privacy Policy
- Account Types Brochure
- Debit Card Brochure and Form
- Cash Reserve Brochure
- Asset Management Brochure
- Convenient Bank By Mail Envelopes



Switch Kit

Step 2: STOP USING YOUR OLD CHECKING ACCOUNT. Remember to leave sufficient funds in the old account to cover any outstanding checks or automatic debits. Destroy your unused checks, deposit slips and ATM/debit cards.

Step 3: CHANGE YOUR DIRECT DEPOSITS

Complete the direct deposit change form. Send a copy to your employer, investment advisor, or retirement fund so they know that you have changed banks. Attach a voided check from your new Cumberland Security Bank account.

Step 4: CHANGE YOUR AUTOMATIC PAYMENTS

Use the automated payment change form to transfer all of your automatic withdrawals. Don't forget to include online services linked to your old Debit Card. You will need to include a voided check from your new account with each form you complete.

Complete Steps 3 and 4 before proceeding with Step 5.

Step 5: CLOSE YOUR OLD CHECKING ACCOUNT

Simply complete and submit the account closure form. You may fax or mail it to your bank.

Tips on locating your routing and account numbers.

In order to complete the change forms you will need to know how to identify your routing and account numbers. This information is located on your checks.

:000000000:

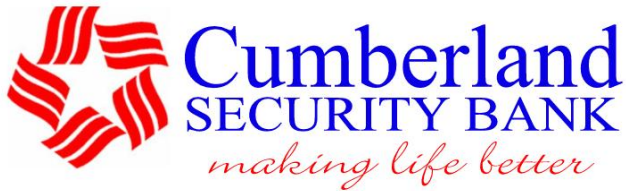
“00 000 0”

YOUR ROUTING NUMBER

YOUR ACCOUNT NUMBER

First set of numbers listed
On the bottom left-hand of your
Check.

Second set of numbers listed
after your routing number.



Switch Kit

AUTOMATIC PAYMENT CHANGE FORM

Date _____
Company Name _____
Address _____
City _____ State _____ Zip _____

You are currently withdrawing \$ _____ from the following account:

Old Bank's Name _____
Routing Number _____
Account Number _____

For _____ On _____
Payment or Reason Date

Please stop making withdrawals from this account on _____
Date

And start making withdrawals from my new account listed below on _____
Date

New Bank _____
Routing Number _____
Account Number _____

Please contact me at the following phone number if you have any questions:
Phone _____ Day _____ Evening _____

Sincerely,

Signature _____

Name _____
(Please Print)

Address _____

City _____ State _____ Zip _____



Switch Kit

DIRECT DEPOSIT CHANGE FORM

Date _____
Address _____
City _____ State _____ Zip _____

You are currently depositing my _____ into
the following account: (List Deposit Type (Paycheck or other))

Old Bank's Name _____
Routing Number _____
Account Number _____

Please start making this direct deposit into my new account effective _____
Date

New Bank _____
Routing Number _____
Account Number _____

Please contact me at the following phone number if you have any questions:
Phone _____ Day _____ Evening _____

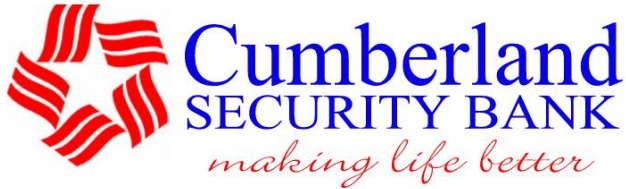
Sincerely,

Signature _____

Name _____
(Please Print)

Address _____

City _____ State _____ Zip _____



Switch Kit

ACCOUNT CLOSURE CHANGE FORM

Date _____

Bank Name _____

Address _____

City _____ State _____ Zip _____

Please close the following account # _____

And send a check for the remaining balance to the address below.

If you have any questions about this request, please contact me at the following phone number:

Phone _____ Day _____ Evening _____

Sincerely,

Signature _____

Name _____

(Please Print)

Address _____

City _____ State _____ Zip _____