Checking Account Switch Checklist

☐ Get Organized

- Gather all pertinent information about your existing account(s) such as account number(s), bank routing number and recent statements.
- Review your last few statements and note all automatic payments. **Note:** Not all established automatic payments occur on a monthly basis. Examples: Insurance premiums, Local or Federal Taxes, Water Bills, Home Owner Association Dues, etc. may occur at different intervals.
- Review your statements and note all outstanding checks or pending payments that have not yet posted to your account. Remember to leave sufficient funds in the account with your other financial institution to cover these items.

☐ Open Your New Account

- Bring all prepared paperwork to your local branch or call the Contact Center at 888-732-8562. Don’t worry! If you need assistance with the paperwork our SECU staff is always ready to assist you in every way! We will need monthly statements for all of the automatic payments you wish to change or add to BillPay (credit card statements, utilities, loan payments, etc.).
- Make sure you have a picture ID, previous banking information (financial institution name and voided check), membership eligibility information and the funds to establish your share account and/or checking account. The Credit Union will complete the forms with your new account information.

☐ Authorize Direct Deposit Changes / Establish New Direct Deposit with SECU

- **State/Local Government Employees and Private Companies** – Complete the Direct Deposit Authorization Form and submit to your Human Resources or Payroll office. **Note:** You will need to provide a deposit ticket or voided check from your new account package. You may be asked to fill out an additional form by your HR or Payroll office. However, all of the information you need will be on the completed Direct Deposit Form. The North Carolina Office of the State Controller requests that Direct Deposit changes be submitted no later than the 3rd of the month to be effective with your next month-end pay period. However, we strongly suggest that you confirm with your payroll office the effective date of your first Direct Deposit to your SECU account.
- **State Retirement Benefits** - Retirees may initiate direct deposit by downloading form [RET-170](#), completing and mailing it to: Dept. of State Treasurer Retirement System Division, 325 N. Salisbury St., Raleigh, NC 27603-1385.
- **Federal Government Employees/Retirees Payroll** - Employees (including military) may download form [1199-A](#). Complete sections 1 and 2 only. Current employees must take the form to their local branch to complete section 3 before submitting it to their employer's payroll office. Federal Government Retirees may enroll for benefits directly with the Federal Reserve by contacting the GoDirect Call Center at 1-800-333-1795, or by completing form [1199-A](#) and mailing it to: GoDirect Processing Center, PO Box 650527, Dallas, TX 75265-0527.
- We strongly suggest that you confirm with your payroll office the effective date of your first Direct Deposit to your SECU account before changing your automatic payments.

☐ Change Your Automatic Payments

- Set up or transfer your automatic payments.
- You can use the Automatic Payment Change form to assist you with this process. You will want to print multiple forms or make additional copies if you are changing more than one automatic payment. **Note:** Most merchants provide secure websites that allow you to change your automatic payment information online.
- Don’t forget any automatic payments authorized using your Visa Check Card! You will want to stop the current transaction(s) and reestablish the payment once you have received your SECU Visa Check Card. We have provided a Visa Check Card Change Form to assist you with documenting all of your current Visa Check Card payments.
- SECU provides an online BillPay Service through our Member Access website as an alternative to Automatic Payments. Online BillPay is a quick, convenient and less expensive alternative to writing and mailing checks as well as automatic payment drafts. We have provided a BillPay Change Form to assist you with documenting all of your current BillPay payments. The BillPay Service keeps you in control of your payments.

☐ Close Your Old Account

- Confirm all checks have cleared your old checking account, BillPay has been cancelled and reestablished with SECU and that all automatic payments have been transferred to your new checking account.
- Complete the Account Closure Form and send to your old financial institution. **Note:** Some financial institutions may require additional forms before closing your account.
- Destroy any unused checks, ATM/Debit cards and deposit tickets associated with your old account(s).