

Simple Switch

As a member of Everence Federal Credit Union, we want to make it easy for you to access all of our products and services. One way we do that is by making it simple for you to switch your account(s) from your previous financial institution to Everence. Our Simple Switch kit helps you take the steps needed to ensure a smooth transition.

Why make the switch?

Everence is not just another credit union. We work hard to find ways to help our members put their values into practice, through mutual aid, community support, and people helping people. We've developed ways to make this happen, by integrating unique features into our products and services, including:

- **Jubilee Savings™**

Encourages thrift and the small saver – we pay the highest dividend rate on the first \$500 of a regular savings account.

- **Rebate for Missions™**

A 10 percent tithe of transaction fees from your Everence Visa credit card purchases go to church and mission groups.

- **Faith Community Loan Program**

Provides your congregation or a group of individuals with the opportunity to help other individuals and families in need in your community through low-interest loans.

- **Living God's Generosity**

A curriculum resource to help congregations, schools and individuals teach about finances and stewardship.

- **Youth Covenant Savings™**

Encourage thrift and fiscal responsibility for young people age 18 and under! Earn the highest rate (Jubilee Savings) on the first \$500 deposited in your regular Share savings account, and deposits made to a secondary Youth Covenant Savings account (if matched by a parent, grandparent, mentor or other adult) will also earn higher dividends.

- **Fuel efficient vehicle discount**

Earn a 1 percent discount on the interest rate on loans used to purchase a hybrid or fuel efficient vehicle, as part of our stewardship and care of the environment.



Everence

- **Going Green home equity loan**

Make energy-saving home improvements and qualify for a 0.50 percent APR discount on a home equity loan (if 75 percent of a five- or 10-year fixed rate loan is used for qualifying expenses).

- **Mission and volunteer discount**

If you are fulfilling mission or voluntary service and it affects your ability to pay financial obligations (such as credit cards, loans, mortgages, etc.), we may cap your interest rates at 6 percent during your time of service.

How Simple Switch works

Simple Switch makes it easy for you to switch to Everence:

1. Open your accounts (checking and savings) at Everence by visiting any of our branch offices or calling us at (800) 451-5719.
2. Review our helpful checklist (below) and make sure you remember to switch all direct deposits and automatic payments. Use our *Direct Deposit Request* or *Automatic Payment Request* forms for each deposit or payment you wish to switch. **You may make as many copies of these forms as needed.**
3. Complete the *Account Transfer Request* form and give it to your previous financial institution. This will close your old account(s) and transfer your funds to Everence. Be sure all of your checks and automatic payments have cleared beforehand.

Please note: Companies, financial institutions and other organizations may require additional forms to change your deposit, payment and account information.

Checklist

As you move your account(s) to Everence we want to help you remember all your regularly scheduled deposits and payments. In addition to reviewing this checklist, you may also want to look over your most recent financial statements.

Direct deposit

- Paycheck
- Social Security/SSI
- Retirement income

Automatic payments

- Mortgage(s)
- Auto loan(s)
- Health and life insurance
- Auto and homeowners insurance
- Utilities (water, electric, etc.)
- Telephone and cellular phone service
- Cable television and/or Internet services
- Charitable contributions
- Investments and/or annuities
- Credit card bills
- Membership fees (health clubs, etc.)



Direct Deposit Request



Complete and submit this form to each company or organization that makes deposits (such as your paycheck) directly into your account(s).

Employer/company information

Employer, company, or organization name _____

Address _____

Employee information

Your name _____

Social Security number and/or employee number _____

Address _____

New direct deposit information

Please change my direct deposit to my new account(s) at:

Everence Federal Credit Union
2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150

Everence account number: _____

Checking Savings

Everence routing transit number: 031389237

Effective on _____

Authorization

I authorize this change in direct deposit. I understand that this authorization will remain in full force and effect until all parties have received written notification from me of its termination.

Signature

Date

Everence Federal Credit Union

2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150
infocu@everence.com
everence.com

Toll-free: (800) 451-5719
F: (717) 735-8331



Automatic Payment Request



Complete and submit this form to each company or organization that automatically deducts payments from your account(s).

Company information

Company or organization name _____

Address _____

Payor information

Your name _____

Address _____

Account number _____ Daytime phone number _____

New automatic payment information

Please change my automatic payment to my new account(s) at:

Everence Federal Credit Union
2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150

Everence account number: _____

Checking Savings

Everence routing transit number: 031389237

Effective on _____

Authorization

I authorize this change in automatic payment. I understand that this authorization will remain in full force and effect until all parties have received written notification from me of its termination.

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Account Transfer Request



Complete and submit this form to your previous financial institution after all existing activity on your previous account(s) has cleared and moved to Everence Federal Credit Union.

Previous financial institution information

Previous financial institution name _____

Address _____

Payor information

Your name _____

Address _____

Account transfer authorization

Please immediately close the following account(s):

Account number _____ Checking Savings Money Market

Account number _____ Checking Savings Money Market

Account number _____ Checking Savings Money Market

Send the balance plus any accrued interest of the account(s) listed above to:

Everence Federal Credit Union
2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150

Everence routing transit number: 031389237

Everence account number: _____

Authorization

I authorize the closing of the account(s) and transfer of funds as indicated on this form.

Signature

Date

Everence Federal Credit Union

2160 Lincoln Highway E., Ste. 20
Lancaster, PA 17602-1150
infocu@everence.com
everence.com

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