# SwitchKit

BANK OF LANCASTER

*An Affiliate of Bay Banks of Virginia, Inc.*

# Questions?

**Q. What do I do with the checks I already have?**
A. Bring unused checks and deposit slips with you when you open your new Bank of Lancaster account. We'll recycle them.

**Q. Do I need to buy more checks?**
A. Absolutely not. We'll provide you with your first order of Bank of Lancaster logo checks at no charge.

**Q. What if my paycheck is directly deposited into my old account?**
A. Just fill out the "Automatic Deposit Change Form" and give to your employer.

**Q. What about automatic withdrawals or automatic charges to my old debit or credit cards?**
A. When you complete the "Automatic Withdrawal Change Form," and return it to the Bank of Lancaster, we will handle it for you.

**Q. If I prefer to complete and mail the forms myself, is there anything else?**
A. Make sure you have left enough money in your old account to cover outstanding checks and current automatic withdrawals.

**Q. Do I have to set up payees again for Online Bill Pay?**
A. Bring us your list of payees and we will help you set them up.

**Q. How long will all of this take?**
A. It takes just minutes to open a new account with us. Depending upon each individual company, automatic withdrawals and charges may take up to a month to be completely changed over.

**Q. What should I tell my old bank?**
A. You switched without a hitch to Bank of Lancaster.

**Q. How can I get more assistance?**
A. Not to worry: we're here to help. Just ask one of our associates or give our Customer Care Center a call at 804-435-1171 or 800-435-1140. For Hearing and Voice Impaired, please call 804-435-0999.

Member FDIC EQUAL HOUSING LENDER

# Benefits

## Why switch to Bank of Lancaster?

- **Convenience**
  Direct Deposit, 24-hour access ATMs, Check-N-Advantage Debit Card, Telebanking, OnlineAdvantage℠, offices throughout the area

- **Choices**
  Regular checking account with no maintenance fees or minimum balance requirements, NOW Interest Checking offers unlimited checking and interest on your balance, Bonus Money Market Account with monthly interest compounds and higher interest rates for higher balances

- **Service**
  Friendly tellers, helpful officers, special assistance to those in need, notary service, wire transfers, safe deposit boxes, and even fax and copier services

- **Security**
  FDIC insured, canceled check images in all of your monthly electronic statements, safe and secure online banking with free bill pay

- **Community**
  For over 75 years, Bank of Lancaster has been a leader in community support. Bank of Lancaster's community service calendar incorporates over 50 events where members of our staff provide manpower during the evenings and weekends.

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# Introduction

## Switch … Without a hitch.

That's right, transferring from your current bank to Bank of Lancaster is fast and simple. Making the switch is easier than ever. By using our Switch Kit, you can relax knowing existing direct deposits or automatic payments transfer effortlessly to your new Bank of Lancaster account.

## How does it work?

It's easy! Just fill out the applicable enclosed forms and either bring them into one of our offices closest to you or mail them to the proper bank, person or company.

1. Fill out the "Close Account Request Form."

2. To authorize Direct Deposit of your payroll check, fill out and sign the "Automatic Deposit Change Form," attach a voided check from your new Bank of Lancaster account and take them to your employer's Human Resources or Payroll Department.

3. Complete an "Automatic Withdrawal Change Form" for every current automatic debit you want deducted from your new Bank of Lancaster account.

4. If there will be more than one applicant per account, the enclosed forms should be copied and completed for each applicant.

Too complicated? Then just drop by Bank of Lancaster and we will fill out every single form for you! Or if you have questions give our Customer Care Center a call at 804-435-1171 or 800-435-1140. For Hearing and Voice Impaired, please call 804-435-0999.

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# Automatic Withdrawal Change Form

*Mortgage Payments, Insurance Premiums, Gym Memberships, or other scheduled withdrawals.*

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Account # _____

Date/Frequency _____ Amount Paid _____

**Effective immediately, please withdraw funds from:**

Bank of Lancaster Routing # 051403850

☐ Checking ☐ Savings

Account # _____

I understand that this authorization will remain in effect until all parties have received written notification from me of its termination in such time as to afford a reasonable time to act.

If you have any questions about this request, please contact me at _____.

Thank you.

Signature _____

Name *(please print)* _____

Date _____

***Note:*** *If you have multiple accounts with Automatic Withdrawal, please copy and complete a form for each account.*

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# Automatic Deposit Change Form

*Payroll, Social Security, Alimony, Child Support, Dividends, Disability Payments or other periodic distributions*

Employer/Depositor Name _____

Address _____

City _____ State ____ Zip _____

Phone _____

## To Whom it May Concern

Identifying/Account # _____

I recently changed banks and request that my automatic deposit be switched immediately to:

**Bank of Lancaster** Routing # 051403850

☐ Checking ☐ Savings

Account # _____

I understand that this authorization will remain in effect until all parties have received written notification from me of its termination in such time as to afford a reasonable time to act.

If you have any questions about this request, please contact me at _____.

Thank you.

Signature _____

Name (please print) _____

Date _____

Address _____

City _____ State ____ Zip _____

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# Close Account Request Form

Financial Institution _____

Address _____

City _____ State _____ Zip _____

Phone _____

## To Whom it May Concern

**Please close my account #** _____

Date to close account _____

*(Check One)*

☐ Transfer remaining funds to:
**Bank of Lancaster** Routing # 051403850
☐ Checking ☐ Savings
Account # _____

☐ Mail check for the remaining balance to Name/ Address below.

Thank you.

Signature _____

Name *(please print)* _____

Date _____

Address _____

City _____ State _____ Zip _____

Co-Signer Signature _____

Co-Signer Name *(please print)* _____

***Note:*** *Before closing your old account, automatic deposits and withdrawals should be canceled and changed to your new Bank of Lancaster account. Make sure you have left enough money in your old account to cover outstanding checks and current automatic withdrawals.*

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# New Account Information

## Account Applicant

☐ Primary Account Holder ☐ Additional Holder

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____

Work Phone _____

E-mail _____

SSN _____ Date of Birth _____

Drivers License # _____ State _____

Employer Name _____

Address _____

City _____ State _____ Zip _____

Position _____

_____
Signature

***Note:*** *A form must be completed for each account holder.*

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# Bank of Lancaster

*An Affiliate of Bay Banks of Virginia, Inc.*

## Mission Statement

The Bank of Lancaster is committed to being the leading financial institution in its core market and to serving the financial needs of area residents and businesses as an independent bank. The bank views itself primarily as providing a safe depository for funds of the communities it serves which are profitably reinvested in those communities. It seeks to grow and prosper by developing and offering financial services in a friendly, personal and professional manner. The bank recognizes the inherent benefit of paying its "civic rent" by supporting our communities.

For its stockholders, it seeks long-term growth in the value of its investment and with an increasing flow of dividends.

For its employees, it seeks to provide an environment in which they have the opportunity to grow individually and professionally.

### Mailing Address

P.O Box 1869
Kilmarnock, Virginia 22482

(804) 435-1171

Toll Free 1-800-435-1140

TDD for Hearing & Voice Impaired
(804) 435-0999

www.bankoflancaster.com

# Bay Trust Company

*An Affiliate of Bay Banks of Virginia, Inc.*

### Mailing Address

P.O Box 1958
Kilmarnock, Virginia 22482
(804) 435-4137

Toll Free 1-888-266-6880

www.baytrust.com

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