



## Welcome to Fulton Bank!

Whether you're building the foundation of a new business or you're ready to take your company to the next level, you need a trusted partner who understands your unique needs and has the right solutions to help you reach your goals. Your business is personal. So is our approach to business banking.

**This Business Switch Kit is designed to help make your account transition easier**

### **Your Switch Kit includes:**

- 5 Easy Steps: Switching to Your New Fulton Bank Business Checking Account
- Switching Worksheet
- Switching Forms
  - > Request to Cancel an Automatic Payment
  - > Request to Switch an Automatic Payment
  - > Financial Services Partner Notification
  - > Account Closing Request
- Transition Checklist

## How to Switch Your Account in 5 Steps

Follow these easy steps to complete your transfer to Fulton Bank. Remember, a Fulton banker is available to help if you have questions!

### Step 1: Begin using your new Fulton Bank business checking account

Now that you've opened your new account, it's time to get started on the basics! Access to online banking is a great place to begin. We offer flexible options to meet your business online needs. Let's connect to establish the best option for you!

**To sign up for Online Banking, visit one of our Financial Centers.**

Once you open your account in one of our financial center locations, you can quickly access your information through our easy login window. You can also access your account from any page on our website by clicking on the white login button at the top of the page.



### Step 2: Discontinue use of your old business account

Keep your old account open and appropriately funded until all outstanding checks have cleared and all of your automatic payments and transactions have switched over to your new Fulton Bank account.

**Tip: Remember to securely dispose of (shred) your remaining inventory of unused checks and deposit slips and destroy your ATM and debit cards. This will help reduce the risk of accidental use of your old account.**

### Step 3: Switch your recurring payment activity

Automatic payments (typically ACH transactions) are a convenient way to receive and send funds, and you'll need to redirect them to/from your new Fulton account.

- **Incoming deposits (credits)** Compile a list of the vendors and merchants who send you automatic payments, and notify them of your new Fulton Bank account information.
- **Outgoing payments (debits)** Payments such as utility bills, vendor payments or subscription services that are automatically debited from your account will need to be updated to reflect your new account information.

 Complete within **30** days to help minimize interruptions

**Tip: Use the worksheet on page 3 to ensure that you haven't forgotten anyone! If you'd like to send written notice, a Request to Switch an Automatic Payment form is on page 7.**

**Tip: When adding payees within Online Banking, be sure to have the following information ready: biller name, billing address, phone number, and your account number as it appears on your bill.**

### Step 4: Notify your key professional service providers

Inform your key consultants — accountant, bookkeeper, attorney, insurance agent, etc. — of your switch to Fulton Bank, providing information about the account as appropriate for their needs.

 Complete within **30** days to help minimize interruptions

**Tip: Don't forget about other financial services providers. Let your payroll processor, merchant services provider and other financial services partners know that you've switched to Fulton Bank! A Financial Services Partner Notification form is included on page 8.**

### Step 5: Close your old business account

Once all of your checks have cleared, and all automatic payments and direct deposits are successfully being deducted or credited from your new Fulton Bank account, it's now time to close your old account.

**Tip: The Account Closing Request form on page 9 makes it easy to notify your previous bank.**

# Switching Worksheet

This worksheet is designed for your internal use to track the information you need to close your old account(s) and switch recurring payments and deposits to your new Fulton Bank account.

**Important:** Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.

## Your new Fulton Bank business checking account information

New Fulton Bank account number	
New Fulton Bank routing number	
New Fulton Bank business debit card number	

## Recurring payments to your account (credits)

Minimize disruptions to your cash flow by immediately notifying any party that sends you automatic payments of your new account information.

Company/Payer	Account Number	Next scheduled payment	Amount	Date payer was notified	Date of first payment to your new Fulton account

## Recurring payments from your account (debits)

Save time by scheduling recurring payments using your checking account, debit card or credit card. Notify service providers of your new account and card information and ensure that your new Fulton Bank account is properly funded to help avoid service interruptions.

Company/Payee	Account Number	Next scheduled payment	Amount	Date payee was notified	New payment method established (check, debit, credit, online payment)

# Did you know?

When you offer more payment options to your customers, you give your business the opportunity to benefit from higher sales, improved cash flow, and enhanced payment security. Our Merchant Services solutions make it easier for your customers to do business with you in store, online, and on-the-go. We offer both debit card and credit card processing technologies that support all major card types.

**Call 1.800.Fulton.4 or visit [fultonbank.com](http://fultonbank.com) to find the solution right for your business.**

**Merchant Services accounts to switch** Ensure that your merchant services provider has the necessary information to deposit your card processing transactions into your new Fulton account.

Merchant services processor	Date notified	Status

## Other financial services partners and key consultants to notify

Include anyone who might be affected by your change of account — bookkeeper, accountant, attorney, insurance agent, etc.

Partner/Consultant	Date notified	Status

## Outstanding checks to clear from old account

Check payable to	Amount	Bank/Account the check was written from	Date check cleared

## Old account(s) to close

Before you close your old account(s), allow time for outstanding checks, debit card purchases and recurring payments to clear. This may take a few business days, or possibly a few months. Check your account statement(s) to make sure that all items have cleared before you close.

Bank name	Routing number (nine digits)	Account type (checking, savings, etc. )	Account number	Date account closed

## Switching Forms

The following letter templates have been created to help make the process of switching your checking account easier. Below are descriptions of each letter and how they can help.

**Important:** *Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.*

### *Please note:*

**Fulton Bank cannot guarantee that these forms will be accepted in every instance. Your old bank, and/or your key financial services partners, may require you to make any or all of these requests in person or by some other method than by mail. Also, they may require more or different information than is contained on the letter templates that follow.**

#### **Request to Cancel an Automatic Payment**

Use this letter to cancel an automatic payment from your old account. Review the information and then print, sign and mail this letter to the billing company or organization that receives your payment.

#### **Request to Switch an Automatic Payment**

Use this letter to switch an automatic payment from your old account and ask that your payment now be deducted from your new Fulton Bank account. Review the information and then print, sign and mail this letter to the billing company or organization that receives your payment.

#### **Financial Services Partner Notification**

Use this letter to notify key financial services partners that your business checking account has been switched to Fulton Bank.

#### **Account Closing Request**

Use this letter to request the closure of your old account. Make sure any direct deposits or automatic payment(s) have been switched to Fulton Bank or canceled before you close the account. Review the information and then print, sign and mail this letter once all switching activity is complete.

# Request to Cancel an Automatic Payment

RE: CANCELATION OF AUTOMATIC PAYMENT

Account Number

I am withdrawing my authorization for you to deduct any automatic payments that are currently set up for the account number above.

Please change your records, effective immediately, so that my electronic payments to you are stopped from the account below:

Bank Name:

Account Number:

Routing Number:

Payment Amount:

If you have any questions regarding this request, please contact me at the phone number below.  
Thank you for your assistance.

## Request to Switch an Automatic Payment

RE: BANK CHANGE FOR AUTOMATIC PAYMENTS

Account Number

I currently have my electronic payment(s) deducted from the following account:

Bank Name:

Account Number:

Routing Number:

Please change your records, effective immediately, so that my electronic payment(s) are now deducted from my Fulton Bank account.

Bank Name:

Account Number:

Routing Number:

Payment Amount:

If you have any questions regarding this request, please contact me at the phone number below.

Thank you for your assistance.

# Financial Services Partner Notification

RE: NOTIFICATION OF BUSINESS CHECKING ACCOUNT CHANGE  
FOR

This letter is being sent to notify you of the company's recent transition to Fulton Bank. Please update your records, effective immediately, so that all activities are now directed to our new Fulton Bank account.

**Former Account Information:**

Bank Name:  
Account Number:  
Routing Number:

**New Fulton Bank Account Information:**

Account Number: Bank  
Routing Number:

If you have any questions regarding this request, please contact me at the phone number below.  
Thank you for your assistance.

# Account Closing Request

To \_\_\_\_\_

From \_\_\_\_\_

Re: Request to Close Accounts \_\_\_\_\_ Date \_\_\_\_\_

Please accept this letter as my written authorization to close the following account(s) at your financial institution. All of my transactions have cleared, and I have stopped all automatic debits and credits to my account.

**Please close the following account(s):**

Checking Account # \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Checking Account # \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Checking Account # \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Savings / Money Market Account # \_\_\_\_\_

Authorized Signer \_\_\_\_\_

Authorized Signer \_\_\_\_\_

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**Please issue a check for any remaining balances and send it to my attention at the following address:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Your prompt attention to this matter will be greatly appreciated.

Thank you.

# Transition Checklist

This form offers a quick and easy way to keep track of your status in the process of transitioning your account to Fulton Bank. It is for your organization and reference only — not for external distribution.

✓ Task

Fulton Bank business checking account opened?

✓ Task

Checks ordered

Deposit material ordered

Online Banking set up

Online Banking enrollment

Fulton Bank Business debit cards activated

Business credit card activated

Credit Card Balance Transfer Request completed

Automatic deposit companies switched?

List companies:

✓ Company

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Automatic debit companies switched?

List companies:

✓ Company

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Payroll account switched?

Merchant services account switched?

Financial services providers switched?

✓ Company/Individual

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Key consultants notified?

✓ Company/Individual

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Old account closed?

✓ Task

Checks, ATM/debit cards destroyed

All checks cleared

## Have questions? Need assistance?

Our goal is to make your transition to Fulton Bank as easy and seamless as possible. If you have questions or want to learn more about our products and services, please call us at **1.800.FULTON.4 (1.800.385.8664)**.

Our customer service hours are: Monday - Friday 7:00 a.m. - 8:00 p.m. and Saturday 8:00 a.m. - 3:00 p.m.