



# PERSONAL ACCOUNT SWITCH KIT

## Transitioning from CVCB in Tracy

Welcome to BAC Community Bank!

We are thrilled to have the opportunity to provide your organization reliable full-service banking from our downtown Tracy office.

What this kit contains:

### Checklists

- Transition Checklist
- Automatic Payments Checklist
- Incoming Deposits Checklist

### Worksheets

- Automatic Payments Worksheet
- Incoming Deposits Worksheet

### Forms

- Automatic Payment Request Form
- Incoming Deposit Request Form



**BAC Community Bank**  
1-877-226-5820 | [www.bankbac.com](http://www.bankbac.com)

Please review the "Important Dates & Times" quick glance on page 5 of the *Important Information Guide* provided to you in the mail and available online at [www.bankbac.com/cvcb](http://www.bankbac.com/cvcb). Use that reference and the checklists below in combination with the worksheets and forms in this Switch Kit.

**TRANSITION CHECKLIST**

- Make sure to remove the contents of your safe deposit box at Central Valley Community Bank by June 15, 2018.
- Activate your BAC Community Bank Debit MasterCard that will be mailed to you during the week of June 25, 2018.
- Establish your BAC Community Bank online banking username. System access available to personal accountholders starting June 25, 2018. (Online cash management customers will be provided separate instructions from BAC.)
- Use the enclosed worksheets to determine automatic payments, recurring debit card transactions, online bill pay, and electronic direct deposits. Use this information to determine how to reroute information for each transaction.
- Create your BAC Community Bank online bill pay payees and schedule future payments. (These can be set up once you have a username for the online banking or online cash management system. Please keep in mind that the first scheduled payment should have an effective date of July 13, 2018 or later.)
- Download all Central Valley Community Bank electronic statements by 11:59 p.m. on July 6, 2018.
- Make sure that you have no Central Valley Community Bank online bill payments scheduled to process after 11:59 p.m. on July 6, 2018, as this service will be disabled at that time.
- If using eBills through Central Valley Community Bank, make sure to change each of these back to paper by July 6, 2018.
- If you are using Quicken, QuickBooks, Excel, or any other accounting software, download all Central Valley Community Bank account activity by 2:00 p.m. on July 12, 2018.
- Use your BAC Community Bank Debit MasterCard in place of your Central Valley Community Bank debit card starting at 2:00 p.m. on July 12, 2018.
- Shred any unused Central Valley Community Bank checks for your account after July 12, 2018.
- Shred your old Central Valley Community Bank ATM / Debit Card after July 12, 2018.
- Use the provided worksheets to follow-up on all automatic payment, online bill pay, and direct deposit changes to confirm each transaction is processing correctly through your BAC Community Bank accounts after July 12, 2018.
- Verify any outstanding Central Valley Community Bank transactions. If any have not cleared your new BAC Community Bank account by August 8, 2018, contact the party(ies) involved to make transaction arrangements using your new account at BAC Community Bank.
- \_\_\_\_\_
- \_\_\_\_\_

Notes:

Use the worksheets on the next few pages and the checklists below to help ensure all of your current automatic transactions are moved to your new BAC Community Bank account.

If you need assistance, feel free to call us at 1-877-226-5820 or visit us online at [www.bankbac.com](http://www.bankbac.com).

**AUTOMATIC PAYMENTS CHECKLIST**

- Association / Membership Dues (Gym, Club, etc.)
- Charitable Donations
- Credit / Debit / Prepaid Cards
- Insurance (Auto, Health, Home, Life, Rental, etc.)
- Investments
- Lease / Loan (Auto, Personal, Education, etc.)
- Mortgage / Rent
- Online Shopping
- Professional Services
- Subscriptions
- Tax Payments (federal, state, local)
- Transfers / Sweeps to Other Institutions or Investments
- Utilities (cable, electric, garbage, gas, internet, phone, sewer, water, etc.)
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**INCOMING DEPOSITS CHECKLIST**

- Dividends
- Federal Salary
- Interest Income
- Investments
- Military Pay
- Payroll Direct Deposit
- Retirement / Pension Plans
- Social Security
- Supplemental Security Income
- Tax Refunds
- Transfers / Sweeps from Other Institutions or Investments
- VA Compensation
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Notes:**

Use the *Automatic Payments Checklist* in this Switch Kit and copies of this worksheet to record information for companies that will be making automatic deductions from your new BAC Community Bank account.

**NOTE:** Consider how you make payments now and whether there are other regular payments that you could make using your BAC Online Bill Pay, Business Debit Card, or other automatic payments instead of writing checks.

Review each scheduled payment. After confirming the payee has been paid through your BAC account, enter the first payment date for your records to indicate this set-up is complete.

Payment	Company / Phone	Account Number	Amount	Payment Date	Payment Method*	Date of Final Payment through CVCB Account	Date Contacted	Follow-Up Date	Confirmed Date of First Payment through BAC Account
Example - Automobile Lease	Smith Auto Sales / 209-555-5555	1234567890	\$498.50	2nd of month	Online Bill Pay	7/2/2018	N/A	N/A	8/2/2018

**Payment Set-Up**

To switch each payment, contact the companies you want to make payments to and provide them with your new information. This may be done by using the sample letter in this kit, by telephone, or online using the company’s website.

If you are switching to a Bill Payment or Debit Card payment option, make sure the company cancels any other automatic payment set up.

\*Automatic electronic payments can be made by the following methods:

- **Online Bill Pay** – Log on to Online Banking at [www.bankbac.com](http://www.bankbac.com) and set up the Payee. Then schedule payments.
- **Debit Card** – Contact the company you want to pay and provide them your BAC Business Debit Card information.
- **ACH** – Contact the company you want to pay and provide them your BAC Business Checking account information.

Please follow-up to make sure that all automatic payment and direct deposit requests have been processed. When initiated outside of BAC Online Bill Pay, this process can take 1-2 months to take effect.

Use the *Incoming Deposits Checklist* in this Switch Kit and copies of this worksheet to record information for companies that will be making automatic deposits into your new BAC Community Bank account.

Review each scheduled deposit. After confirming receipt of the deposit through your BAC account, enter the first deposit date for your records to indicate this set-up is complete.

Deposits	Company / Phone	Account Number	Amount	Deposit Date	Date of Final Deposit to CVCB Account	Date Mailed or Contacted	Follow-Up Date	Confirmed Date of First Deposit to BAC Account
Payroll	Acme Property Mgrs / 209-555-5555	Employee # 123456	Varies	1 <sup>st</sup> & 15 <sup>th</sup> of month	7/1/2018	5/1/2018	6/4/2018	7/16/2018
NOTES								

Please follow-up to make sure that all automatic payment and direct deposit requests have been processed. When initiated outside of BAC Online Bill Pay, this process can take 1-2 months to take effect.

This document serves as a written request to have my current Automatic Payment transferred to my new BAC Community Bank account according to the instructions below.

NAME OF PAYEE ORGANIZATION:
ADDRESS:
FAX NUMBER:

**My Information:**

<input type="checkbox"/> Change my existing Automatic Payment	EFFECTIVE DATE:	AMOUNT:	ACCOUNT NUMBER WITH PAYEE ORGANIZATION: (IF APPLICABLE)
NAME:			
ADDRESS:			
CITY:	STATE:	ZIP:	DAYTIME PHONE NUMBER:
PAYMENT INFORMATION:			

**Old Bank Account Information:**

The Automatic Payment is currently being withdrawn from the following account:

FORMER BANK NAME:	
FORMER BANK ABA ROUTING NUMBER:	
FORMER BANK ACCOUNT NUMBER:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market

**New Bank Account Information:**

Please redirect this Automatic Payment from my new BAC Community Bank account as follows:

NAME OF NEW BANK: <b>BAC Community Bank</b>	
BAC COMMUNITY BANK ABA ROUTING NUMBER: <b>121125660</b>	
BAC COMMUNITY BANK ACCOUNT NUMBER:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market

**Authorization:**

I authorize \_\_\_\_\_ (payee) to initiate payments from my BAC Community Bank account indicated above, and to make (if necessary) adjustments for any debit made in error to our account. This authority will remain in effect until I have given written notice to terminate this service.

SIGNATURE	DATE
PRINT NAME	

**NOTE TO BAC COMMUNITY BANK ACCOUNT HOLDER:** Please make sure that all automatic payment and direct deposit requests have been processed prior to closing your old account. This process can take 1-2 months to take effect.

**BAC Community Bank**  
 Post Office Box 1140, Stockton, CA 95201    1-877-226-5820    www.bankbac.com

This document serves as a written request to have our current ACH credit automatically deposited to our new BAC Community Bank account according to the instructions below.

DEPOSIT ORIGINATING ORGANIZATION:
ADDRESS:
FAX NUMBER:

**My Information:**

<input type="checkbox"/> Change my existing Incoming Deposit (ACH)	EFFECTIVE DATE:	ACCOUNT NUMBER WITH DEPOSIT ORIGINATING ORGANIZATION: (IF APPLICABLE)	
NAME:			
ADDRESS:			
CITY:	STATE:	ZIP:	DAYTIME PHONE NUMBER:
DEPOSIT INFORMATION:			

**Old Bank Account Information:**

The ACH Credit is currently being deposited into the following account:

FORMER BANK NAME:	
FORMER BANK ABA ROUTING NUMBER:	
FORMER BANK ACCOUNT NUMBER:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market

**New Bank Account Information:**

Please redirect this ACH Credit to our new BAC Community Bank account as follows:

NAME OF NEW BANK: <b>BAC Community Bank</b>	
BAC COMMUNITY BANK ABA ROUTING NUMBER: <b>121125660</b>	
BAC COMMUNITY BANK ACCOUNT NUMBER:	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market

**Authorization:**

I authorize \_\_\_\_\_ (organization sending funds to our account) to make deposits directly to our BAC Community Bank account indicated above, and to make (if necessary) adjustments for any credit made in error to our account. This authority will remain in effect until I have given written notice to terminate this service.

SIGNATURE	DATE
PRINT NAME	

**NOTE TO BAC COMMUNITY BANK ACCOUNT HOLDER:** Please make sure that all automatic payment and direct deposit requests have been processed prior to closing your old account. This process can take 1-2 months to take effect.