



Simple Switch Kit - A Quick, Easy Way to Switch Your Accounts to GCCFCU

SO EASY...

What you'll do

1. Just give us your Account Information.
2. If you want to authorize a Direct Deposit or an Automatic Payment, give us the appropriate depositor or payee information.
3. Drop the information off at any Gulf Coast Community Federal Credit Union branch.
4. Sign letter(s) of transfer authorizations while you're there. Too much trouble? Stop by any of our branches and we'll fill out all the forms for you! Or call us at 228/539.7029 Option 2.

ANY QUESTIONS?

Q. What about free checking?

A. We have Free Checking as well as several other options you can choose from to fit your individual lifestyle. We even have a free Kasasa Checking account that rewards you with high dividends and ATM fee refunds for actively using your account!

Q. Will it be a hassle to switch my direct deposits and automatic payments?

A. No. We'll do everything we can for you.

Q. What do I tell my old bank?

A. We made you an offer you couldn't refuse.



We're Glad To Have You



IMPORTANT INFORMATION

Some companies require the use of their own forms to initiate the switching of accounts. In order to help facilitate this change from your existing account to your new GCCFCU account, we may ask you to provide your current banking information, including a previous bank statement and any forms supplied to you by your employer or party originating the debit or credit.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account we will ask your name, address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or other identifying documents.

LET GCCFCU SAVE YOU MONEY

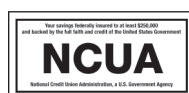
As one of the many services provided to our members, Gulf Coast Community Federal Credit Union will review your existing debts to see if we can save you money on your monthly payments. Just complete the certificate on the following page for your FREE financial review.

Upon receipt of the certificate, GCCFCU will review your credit report and contact you with some options we believe will benefit you.

There is absolutely no obligation to you for requesting this review. Again, this is a FREE service and could save you a substantial amount of money. Rest assured that you will not receive a "high-pressure sales pitch."

If you have any questions, please do not hesitate to contact our Loan Department at 228/539.7029, Option 3. Mail completed form to:

Gulf Coast Community Federal Credit Union
Loan Department
12364 Highway 49
Gulfport, MS 39503



CERTIFICATE FOR FREE FINANCIAL REVIEW

Name

Address

City, State, Zip

Do You Own a Home Rent Other

Social Security #

Phone

Best time to call

Reason for review (if applicable) _____

By signing below, I authorize Gulf Coast Community Federal Credit Union to review my credit report. I understand that GCCFCU will retain any information obtained for this report.

Signature

Date

Please help us get to know you by telling us your priorities ...

	Low				High
Finding more room in your budget?	1	2	3	4	5
Establishing emergency savings?	1	2	3	4	5
Purchasing/building/remodeling a home?	1	2	3	4	5
Retirement plan?	1	2	3	4	5
Saving for child's education?	1	2	3	4	5

Other major purchases? (Buying a new car, new home, etc.)

Important upcoming events? (Wedding, new child, new grandchild, graduations, raise, etc.)

Checklist



At Gulf Coast Community we're making it easy for you to maximize your money and time. Through your home PC, telephone, ATMs or in the Credit Union, you will be able to do all your financing at one time, and in less time. We're making it simple for you to switch all your accounts to Gulf Coast Community Federal Credit Union and use us as your primary financial institution. We want all your business!

Each form enclosed in this booklet will assist you in making the switch. Simply fill out the forms enclosed and mail them to the appropriate entities. A checklist is also included to assist you with closing your existing checking account. If you have questions, please feel free to call a Credit Union Representative.

Checking Account Application

Fill out the checking application and give it to a Credit Union Representative. If you would like a joint owner on your account, simply fill out the Co-Applicant Checking Account Application form as well.

Direct Deposit Forms

If your employer offers Direct Deposit, simply fill out the form or deliver to your Credit Union. We will mail it for you or take it to your payroll department. For Social Security and Federal payments, fill out the Social Security/Retirement/Federal Government Direct Deposit form and give it to a Credit Union Representative.

Payroll Deduction Direct Deposit Authorization

If your employer offers Payroll Deduction, simply fill out the form and take it to your payroll department.

Automatic Transfer Forms

If you have money automatically withdrawn from your checking account each month (i.e., mortgage, utility billing, and insurance) fill out the form and mail to those companies.

Checking Account Closure Form

This letter requests your previous financial institution to close your existing account and transfer funds to your Gulf Coast Community account. Fill out the form and mail to your bank. Please refer to the checklist before sending this letter.

Please feel free to photocopy these forms if you need more.





CHECKING ACCOUNT APPLICATION (Online Only)

- Free Checking Kasasa Cash Checking
 Regular Checking Money Market Checking
 Overdraft Protection VISA Instant Issue Debit Card
 VISA Photo Debit Card VISA Customized Debit Card

Name	Birthdate	Home Phone	Work Phone	SSN
------	-----------	------------	------------	-----

Home Address	City, State & Zip	Years	Rent	Own	Payment
--------------	-------------------	-------	------	-----	---------

Previous Address	City, State & Zip	Years	Mother's Maiden Name
------------------	-------------------	-------	----------------------

Present Employer	Position	Address	City, State & Zip
------------------	----------	---------	-------------------

Gross Monthly Income	Years	No. of Dependents & Ages
----------------------	-------	--------------------------

Previous Employer	Position	City, State & Zip
-------------------	----------	-------------------

Reference	Address	City, State & Zip	Phone	Relationship
-----------	---------	-------------------	-------	--------------

I agree that Gulf Coast Community Federal Credit Union may verify my credit and employment history by any necessary means, at any time, including preparation of a credit report by a credit reporting agency. I/We agree that the changes on this Card amend the previously signed Account Card and are subject to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, and Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested above. If an access card or EFT service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

Applicant Signature	Date
---------------------	------





CO-APPLICANT CHECKING ACCOUNT APPLICATION

Name	Birthdate	Home Phone	Work Phone	SSN
------	-----------	------------	------------	-----

Home Address	City, State & Zip	Years	Rent	Own	Payment
--------------	-------------------	-------	------	-----	---------

Previous Address	City, State & Zip	Years	Mother's Maiden Name
------------------	-------------------	-------	----------------------

Present Employer	Position	Address	City, State & Zip
------------------	----------	---------	-------------------

Gross Monthly Income	Years	No. of Dependents & Ages
----------------------	-------	--------------------------

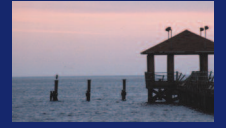
Previous Employer	Position	City, State & Zip
-------------------	----------	-------------------

Reference	Address	City, State & Zip	Phone	Relationship
-----------	---------	-------------------	-------	--------------

I agree that Gulf Coast Community Federal Credit Union may verify my credit and employment history by any necessary means, at any time, including preparation of a credit report by a credit reporting agency. I/We agree that the changes on this Card amend the previously signed Account Card and are subject to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, and Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested above. If an access card or EFT service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

Co-Applicant Signature	Date
------------------------	------





COMPANY DIRECT DEPOSIT FORM

Employee Name SSN

Employer Name Employer Phone

Employer Address

I authorize _____ to automatically deposit my net wage payment each pay period to my:

Checking Account **ROUTING NUMBER**

Savings Account 265376906

Employee Signature Date

Complete this form and submit it to your employer's payroll clerk or return to Credit Union and we will mail for you. The clerk may have another employer form for you to complete. This form is intended to be an easy way to remember the account numbers you will need to start direct deposit.





SOCIAL SECURITY/RETIREMENT/FEDERAL GOVERNMENT DIRECT DEPOSIT FORM

Employee Name _____ SSN _____

Address _____ City/State _____ Zip _____

Phone No. _____

Type of Benefits: (check one)

- Social Security
- Supplemental Security Inc.

Account Number for funds to be deposited to:

Gulf Coast Community Federal Credit Union
12364 Highway 49
Gulfport, MS 39503

- Checking Account **ROUTING NUMBER**
- Savings Account 265376906

NOTE:

Social Security Telephone No.: 800/333.1795
 Federal Employees must use HR Links to make changes at 800/414.5272
 (Federal Employees must have SSN and PIN for access)





PAYROLL DEDUCTION DIRECT DEPOSIT AUTHORIZATION

EMPLOYER PAYROLL DEDUCTION AUTHORIZATION

Member _____ Member Account No. _____

Employer _____ SSN/TIN _____

Employer Address _____

Home Phone () _____ Work () _____ Payroll No. _____

Initial Authorization

Change in Authorization

I hereby authorize my employer to deduct from my salary the amounts set forth below and to deposit these funds at the Credit Union for each payroll period following receipt of this Authorization until further notice from me. If this is a change in a previous Authorization, I instruct my Employer to cancel my previous Authorization and to follow this Authorization. If I fail to cancel this Authorization upon filing for bankruptcy, my Employer and the Credit Union are directed to make and apply deductions with this authorization.

Deposit Amount

Net Check

Payroll Period

Weekly

Biweekly

Monthly

Semi-Monthly

\$ _____

Credit Union R/T No. **265376906**

X _____
Signature Effective Date

EMPLOYER COPY

CREDIT UNION DIRECT DEPOSIT AUTHORIZATION

By signing above, I authorize the Credit Union to apply my payroll deduction for each pay period as follows:

Share Draft/Checking \$ _____

Share/Savings \$ _____

Total \$ _____

Complete this form and submit it to your employer's payroll clerk or return to Credit Union and we will mail it for you. The clerk may have another employer form for you to complete. This form is intended to be an easy way to remember the account and routing numbers you will need to start direct deposit.



AUTOMATIC TRANSFER FORM

Name of Creditor _____ Account No. _____

Address _____ Phone # _____

I authorize _____ to make automatic withdrawals, in the amount of \$_____ as per original agreement, from Gulf Coast Community Federal Credit Union account:

Gulf Coast Community Federal Credit Union
12364 Highway 49
Gulfport, MS 39503
228/539.7029

ROUTING NUMBER

- Checking Account
- Savings Account

265376906

Also, I request _____ to stop the automatic withdrawal(s) from
name of creditor
_____ account:
old financial institution

ROUTING NUMBER

- Checking Account
- Savings Account

Member's Signature _____ Date _____

Address _____ Phone _____

Verify with company if voided check or deposit slip is needed. May need to make copies for additional creditors.





CHECKING ACCOUNT CLOSURE FORM

Give to your previous financial institution
Please close this checking account per my instruction

Previous Financial Institution

Checking Account No. to be closed

Address of Financial Institution

City, State & Zip

Name(s) on Account

Address

City

State

Zip

Daytime Phone No.

**I AUTHORIZE THE CLOSURE OF MY ACCOUNT EFFECTIVE AS OF THIS DATE
PLEASE FORWARD ALL REMAINING FUNDS ON DEPOSIT TO:**

**Gulf Coast Community Federal Credit Union
12364 Highway 49
Gulfport, MS 39503**

Gulf Coast Community Federal Credit Union Routing Number: **265376906**

Account No.

Checking

Savings

Authorized Signature(s)

Date

Print Signature(s)

SSN



Closure Checklist



Before closing your existing account, review the checklist and make sure the following have been completed.

- All checks and debit card transactions have cleared existing account.
- All automatic withdrawals and deposits have been switched to your Gulf Coast Community Federal Credit Union Account.
- Destroy remaining checks or bring to GCCFCU for recycling.
- Return debit cards and ATM cards.

That's it! You have successfully switched your checking account to Gulf Coast Community Federal Credit Union. Now you can start taking full advantage of the time and money saving options we offer. We want all your business! If we can assist you with future loans or savings needs, please call a Member Service Call Center Representative at 228/539.7029 Option 2.



GCCFCU Branch Locations



Audio Response	1-877/811.8195
Call Center	228/539.7029 Option 2 Harrison County 866/539.7029 Option 2 Hancock County
Loans by Phone	228/539.7029 Option 3
Fax	228/539.6322
Web Site	www.gulfcoastcommunityfcu.org
Email	memberservices@gcc-fcu.com

Bay St. Louis Branch
295 Highway 90, Unit 27
Bay St. Louis, MS 39520
M-Th 9:00am-5:00pm
Friday 9:00am-5:30pm

Gulfport Branch
2415 14th Street
Gulfport, MS 39501
M-Th 9:00am-5:00pm
Friday 9:00am-5:30pm

Orange Grove Branch
12364 Highway 49
Gulfport, MS 39503
M-Th 9:00am-5:00pm
Friday 9:00am-5:30pm

