











SimpleSwitch 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

Address		City, Sta	ate. Zip		
		J. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	, —.р		
Do You □ Own a Home □ Rent	□ Othe	ŗ			
Social Security #	Phone	)			
Best time to call					
Pageon for review (if applicable)					
Reason for review (if applicable)					
By signing below, I authorize Gulf Coast Community			n to revie	w my cre	edit report. I understa
that GCCFCU will retain any information obtained for	or this repo	rt.			
Signature				Da	te
Please help us get to know you by telling us	your prio	rities			
Please help us get to know you by telling us		rities			High
	your prio Low 1			4	High 5
Finding more room in your budget?		rities 2 2	3 3	4 4	High 5 5
Finding more room in your budget? Establishing emergency savings?		2 2	3		5
Finding more room in your budget?		2 2	3 3 3	4 4	5 5 5
Finding more room in your budget? Establishing emergency savings? Purchasing/building/remodeling a home?	Low 1 1	2	3	4 4	5 5 5
Finding more room in your budget? Establishing emergency savings? Purchasing/building/remodeling a home? Retirement plan? Saving for child's education?	Low 1 1 1 1	2 2 2 2 2	3 3 3 3	4 4 4	5 5 5 5
Finding more room in your budget? Establishing emergency savings? Purchasing/building/remodeling a home? Retirement plan?	Low 1 1 1 1	2 2 2 2 2	3 3 3 3	4 4 4	5 5 5 5
Finding more room in your budget? Establishing emergency savings? Purchasing/building/remodeling a home? Retirement plan? Saving for child's education?	Low 1 1 1 1	2 2 2 2 2	3 3 3 3	4 4 4	5 5 5 5
Finding more room in your budget? Establishing emergency savings? Purchasing/building/remodeling a home? Retirement plan? Saving for child's education? Other major purchases? (Buying a new car, n	Low 1 1 1 1 1 new home	2 2 2 2 2 , etc.)	3 3 3 3	4 4 4 4	5 5 5 5 5
Finding more room in your budget? Establishing emergency savings? Purchasing/building/remodeling a home? Retirement plan? Saving for child's education?	Low 1 1 1 1 1 new home	2 2 2 2 2 , etc.)	3 3 3 3	4 4 4 4	5 5 5 5 5



# Checklist



At Gulf Coast Community we're making it easy for you to maximize your money and time. Through your home PC, telephone, Mobile Phone, 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 (applicable to your needs) 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.

#### **Account Opening**

Visit any of our branch offices or www.qulfcoastcommunityfcu.com to open your account.

#### **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, visit <a href="www.ssa.gov/myaccount">www.ssa.gov/myaccount</a>, click on the "my social security" tab to set up your account or come into one of our branches and let us help you.

## **Payroll Deduction Direct Deposit Authorization**

If your employer offers Payroll Deduction, simply fill out the form and take it to your payroll department or give us the address and we'll mail it for you.

#### **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 or give us the addresses and we'll take care of that for you.

## **Checking Account Closure Form**

This letter requests your previous financial institution to close your existing account and transfer funds to your Gulf Coast 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.





## 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
payroll period following receipt of this Authorization	salary the amounts set forth below and to deposit these funds at the Credit Union for each n until further notice from me. If this is a change in a previous Authorization, I instruct my to follow this Authorization. If I fail to cancel this Authorization upon filing for bankruptcy, my e and apply deductions with this authorization.
☐ Deposit Amount ☐ Net Check	Payroll Period
□ \$	☐ Biweekly ☐ Monthly
+ <u></u>	Semi-Monthly
Credit Union R/T No. 265376906	
XSignature	Effective Date
EMPLOYER COPY	
CREDIT UNION DIRECT DEPOSIT AUTH	ORIZATION
By signing above, I authorize the Credi	it 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 (INTERNAL)

					Ac	count N	lo			
Account Ov	vner				Dat	e of Red	quest			
□ N	ew	☐ Up	date	☐ Cancel	Pro	cessed	by			
I authorize	the Credit U	nion to	transfer fund	ds from my a	ccount(s) as f	ollows:				
Frequency:	☐ Mon	thly 🗆	Semi-Mon	thly 🗌 Bi-V	Veekly 🗌 W	eekly	Day(s)/Date(s)			
Amount:	\$							_ From	Account	No
Amount:	\$	To:	☐ Saving	IS	Checking		Loan Account No./Su	ffix		
Amount:	\$	To:	☐ Saving	gs $\square$	Checking		Loan Account No./Su	ffix		
Amount:	\$	To:	☐ Saving	js 🗆	Checking		Loan Account No./Su	ffix		
there are no determined if the Credit	ot sufficient f	unds in it Union es me th	the account The transfe ne transfer w	on the transfers will continuity	er date, availa ue until I notif	able fun y the Cr	ble the transfer to be mods will be used to make redit Union in writing to do not must receive the wri	a partial tra	nsfer in any date the trans	order sfer or
Χ					X					
Si	gnature			Date		5	Signature		Date	





# ACH/Auto Debit Transfer Form

Name of Creditor	Account N	No
Address		
	to make automatic al agreement, from Gulf Coast Co	
Gulf Coast 12364 High Gulfport, I 228/539.70	MS 39503	Union
<ul><li>□ Checking Account</li><li>□ Savings Account</li></ul>		ROUTING NUMBER 265376906
	to stop the a	utomatic withdrawal(s) from
old financial institution  ☐ Checking Account ☐ Savings Account		ROUTING NUMBER
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 or give to us to mail for you. 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 or destroy 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 228/539.6330

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-T 9:00am-5:00pm Friday 9:00am-5:30pm **Gulfport Branch** 

2120 25<sup>th</sup> Avenue 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

