Make the Switch!

Three Simple Steps to Switch

1. Open your account at Ventura County Credit Union
2. Print this checklist for step-by-step instructions for changing your bank account. Complete applicable forms.
3. After completing each item on the checklist, close your account at your old financial institution.

Switch Checklist

Check off the boxes as you complete them.

- ❑ Open your membership and checking account online at www.**vccu**online.net. You may also do this by visiting any of our offices.
- ❑ Enroll in Quest Home Banking and Bill Pay. Set up Bill Pay for your current bills.
- ❑ Send an Authorization to switch your direct deposit to companies with which you have direct deposit (employer, government deposits, pension, transfers from other financial institutions, investment dividends, child support or court- issued deposits, etc.)

  To change your Social Security deposits, visit:
  www.ssa.gov/deposit/ howtosign.htm or call the
  Social Security Administration at: 1-800-772-1213 (TTY 1-800-325-0778)
  Ventura County Credit Union Routing/Transit number: 322283505

- ❑ Send an Authorization to switch your automatic payments to companies who automatically take payments from your checking account (utilities, mortgage, insurance, brokerage, credit cards, internet service providers, transfers to other banks, child support or court issued payments, etc.).
- ❑ Make certain funds are available in your old account to cover any automatic payments, checks, and check card transactions that may still be withdrawn. Check maturity dates on Certificates of Deposit if transferring in order to avoid early withdrawal penalties.
- ❑ Verify that all checks, check card transactions, and scheduled bill payments have cleared your checking account at your old financial institution.
- ❑ Verify that your direct deposits and automatic payments have begun posting to your new Ventura County Credit Union account.
- ❑ Send a written notice to your old financial institution informing them that you are closing your account.
- ❑ Complete automatic bill pay process, requesting any e-Bills be sent to your VCCU account.

Please contact VCCU at 805/ 477-4000 during business hours for assistance.

Helpful tips:

- Manage your account 24/7 with home banking, bill pay and telephone teller.
- Withdraw cash anytime with our network of over 28,000 ATMs.

Federally insured by NCUA