

Welcome to

Banner Capital BANK

We're your hometown team of financial experts, dedicated to providing knowledge, expertise, and guidance that empowers you to reach your financial goals.

To make the process of switching to bank with us as easy and efficient as possible, we've designed this handy kit to walk you through it... start to finish!

If you run into any questions along the way, please don't hesitate to call an Account Representative at **800-681-0969**.

STEP 1: Open your new account at Banner Capital Bank

STEP 2: Switch your direct deposits

STEP 3: Switch your automatic withdrawals

STEP 4: Close your old account

Let's get started!

STEP 1: Open your new account at Banner Capital Bank

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

Individuals, please bring your driver's license, passport, military ID, or other government-official identification card. At a minimum, we will obtain information such as: Name, date of birth, social security number or TIN, physical address and mailing address.

Non-US persons, please bring your U.S. taxpayer identification; or passport number and country of issuance; or Alien Identification card; or other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Non-individuals (corporations, partnerships, trusts, or persons other than individuals, etc.), please bring certified documents of formation; i.e. Articles of Organization, Articles of Corporation, Trust Agreements, etc. The bank is required to obtain information about beneficial owners of a legal entity from the individual seeking to open a new account on behalf of the legal entity customer. This individual could, but would not necessarily be, a beneficial owner.

STEP 2: Switch your direct deposits

Fill out the following form to authorize your current direct deposits (paycheck, retirement/pension funds, etc.) to deposit into your new Banner Capital Bank account. Each direct deposit will need its own form.

(You may also call 1-800-333-1795 or visit GoDirect.org to set up direct deposit for Social Security payments.)

Once completed and printed, you'll need to send or deliver each form to the appropriate organization to authorize the change.



Request to Change Direct Deposit

**NOTE: THIS FORM GOES TO YOUR EMPLOYER*

Effective immediately, please deposit the net amount of my check into my Banner Capital Bank account. I authorize _____ (depositor) to automatically deposit funds into the account(s) below. This authorization shall remain in place until I have submitted a new authorization, or until this authorization is changed or revoked by me in writing.

Place an **X** next to your desired option:

<input type="checkbox"/>	Net amount to Banner Capital Bank CHECKING :	\$	<input type="text"/>
<input type="checkbox"/>	Net amount to Banner Capital Bank SAVINGS :	\$	<input type="text"/>

Employer: _____

Employer Address: _____

City: _____ State: _____ Zip: _____

Please direct all future payroll deposits to the following account number:

Start date:

Financial institution: Banner Capital Bank

Routing number: 104101258

Employee Name and ID (if applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Authorized (Employee) signature: _____ Date: _____

Other needed information by employer: _____



Request to Change Direct Deposit

***NOTE: THIS FORM GOES TO YOUR SOCIAL SECURITY ADMINISTRATION OFFICER OR OTHER DEPOSITOR**
PLEASE PRINT ADDITIONAL FORMS AS NEEDED

Depositor: _____

Depositor Address: _____

City: _____ State: _____ Zip: _____

Please direct all future payroll deposits to the following account number:

Start date:

Financial institution: Banner Capital Bank

Routing number: 104101258

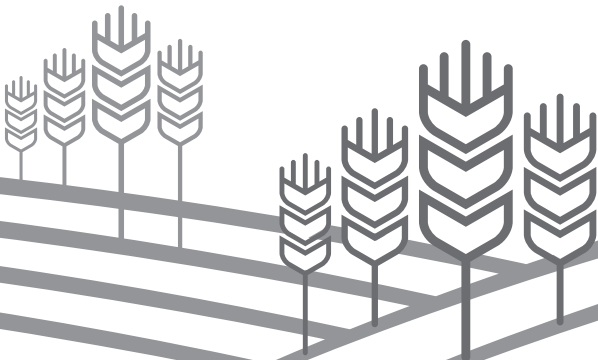
Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Authorized (Employee) signature: _____ Date: _____

Other needed information by employer: _____



STEP 3: Switch your automatic withdrawals

Fill out this form to authorize your current automatic payments, deductions, or withdrawals to withdraw from your Banner Capital Bank account. **Each withdrawal will need its own form.**

TIP: To save time, you may be able to change your bank account information online, using the secure websites for your mortgage company, utilities, insurance, etc.

Once completed and printed, you'll need to deliver each form to its appropriate organization to authorize the change.



Request to Move Automatic Payment

***NOTE: THIS FORM GOES TO ALL THE COMPANIES WITH WHOM YOU HAVE AUTOMATIC WITHDRAWALS**
PLEASE PRINT ADDITIONAL FORMS AS NEEDED

I have moved my checking account to Banner Capital Bank. Please deduct future payments from the account noted below.

Company name: _____

Account number at company:

I hereby authorize automatic payment from my **NEW** checking account number, ,
at the Banner Capital Bank.

Authorized signature: _____

Daytime phone number: _____ Date: _____

Banner Capital Bank

PO Box: _____

City: _____ State: _____ Zip: _____

Routing Number: 104101258



STEP 4: Close your old account

You're almost done! Now, it's time to close your old account, and authorize the way you'd like to receive your remaining balance.

Once completed and printed, you'll need to deliver this form to your previous financial institution to authorize the closure.



Please Close My Account

***NOTE:** PLEASE PRINT ADDITIONAL FORMS AS NEEDED

To Whom it may concern:

Dear (Financial Institution Name): _____

Account number to close: _____

Account owner(s): _____

Address: _____

City: _____ State: _____ Zip: _____

Please send my remaining balance to:

☐ My **NEW** account at:

Financial Institution: Banner Capital Bank

PO Box: _____ City: _____ State: _____ Zip: _____

Routing Number: 104101258

Account number:

☐ My address listed above

Authorized signature: _____

