



Thank you for choosing Labette Bank! Enclosed you will find the tools you need to make the switch from your current financial institution to Labette Bank. After completing the following steps your switch will be complete!

Step 1: Open a checking account with Labette Bank during this time we will also enroll you in on-line banking at www.labettebank.com and also online bill pay.

Step 2: Stop using your former account. Be sure to leave sufficient funds in your former checking account until all outstanding checks and automatic payments have cleared. Once everything has cleared your account, simply bring your former checks and debit card into Labette Bank and we will shred them for you.

Step 3: Change your Direct Deposits to Labette Bank. This can be done by using the enclosed letter template.

Step 4: Change your Automatic Payments to Labette Bank. This can be done by using the enclosed letter template. Also enclosed is an Automatic Payment and Direct Deposit Checklist to assist you in gathering your information to switch.

Step 5: Close your former bank account.

That's it. Switching accounts can be that simple. Thank you for choosing Labette Bank. If we can be of any assistance throughout this transition please call any of our branch locations.

Welcome to our family!

Bill Wyckoff
President, Labette Bank

List Your Direct Deposits

List the companies who regularly deposit funds into your account. If this is a joint account with multiple direct deposits, a form will be necessary for each direct deposit.

Depositor Name/Address	Phone/Fax	Account Number
<i>i.e. My Employers Name</i>	<i>620-555-5555</i>	<i>123456789</i>
<i>123 Street, Parsons, KS 67357</i>		

List Your Automated Debits (ACH)

List all automatic debits that authorize periodic withdrawals to be made from a checking account or savings account or charged to a debit and/or credit card to pay bills, usually regular monthly payments like rent, mortgage, utilities, or membership dues.

Payee/Address	Phone/Fax	Amount/Account #
<i>i.e. Gas Company</i>	<i>620-555-5555</i>	<i>\$45.00</i>
<i>123 Street, Parsons, KS 67357</i>		<i>123456789</i>



AUTOMATIC PAYMENT AUTHORIZATION FORM

To: _____

Date: _____

This letter serves as the authorization to change the account information for automatic payments in the name(s) of _____, your customer account number _____. The customer has changed accounts to Labette Bank, and the current account that you are using will no longer be valid.

Effective immediately, the new information is as follows:

Bank Routing Number: 101111704 **Social Security: _____**

Customer's New Account Number: _____

If you have any questions regarding this matter, or if this letter is NOT sufficient enough to make this change, please contact _____, and remit all correspondence to _____.

Thank you for your assistance in this matter.

Sincerely,

I hereby authorize the change to my account.

Account Holder Signature Date Phone

Account Holder Signature Date Phone



AUTHORIZATION TO CLOSE FORM

To: _____

Date: _____

Please accept this letter as authorization to close the account(s) listed below and transfer the balance plus any accrued interest to Labette Bank (routing number 101111704) for deposit to _____'s new account number _____.

Please make the check payable to Labette Bank FBO the new account number.

Immediately close and transfer the balances in the following account(s):

Account #	Checking	Savings	Money Market
Account #	Checking	Savings	Money Market
Account #	Checking	Savings	Money Market

If you have any questions regarding this matter, or if this letter is NOT sufficient enough to make this change, please contact _____, and remit all correspondence to _____.

Sincerely,

I hereby authorize the change to my account.

Account Holder Signature Date Phone

Account Holder Signature Date Phone



FREQUENTLY ASKED QUESTIONS

Q. Who do I call if I have any questions?

If you have any questions regarding your new account, the use of the forms to switch your accounts or what to do with the closing account form, please call your local branch.

Q. What if my request to switch accounts is not accepted?

On the authorization forms, your contacts are requested to notify you if the form you submit is not sufficient to change or establish the direct deposit or automatic bill payment. They will instruct you from there on what else will be needed.

Q. What is a direct deposit (ACH credit)?

Direct deposit is a quick, easy and secure method of receiving funds into your account. For example, you can receive your payroll (if company allows), governmental benefits, and investment dividends by a direct deposit. Small business owners can also receive credit card settlements and accounts receivable payments. The funds are received and deposited electronically into your bank account.

Q. When will my direct deposits start?

It normally takes 2 or 3 cycles to start a new direct deposit. For example, if you decide to direct deposit your payroll check into your new account, the direct deposit will most likely not go into your new account for 2 or 3 cycles. The same applies for existing direct deposits, so you will want to make sure you keep the account open that you are switching from until you know that your new account is receiving your deposits.

Q. What is an automatic bill payment (ACH debit)?

Automatic bill payment is a convenient way to pay different types of companies, such as electric, gas, telephone, loans, credit cards, insurance, etc. Usually, these automatic debits are set up with a specific company by giving them a voided check and a date to take out your payment that is due to that company. These types of transactions are sent through your account electronically on the date and for the amount that you specify.

Q. When will my automatic bill start paying from my new account?

Generally, it takes 2 to 3 billing cycles for your transaction to get switched over or started. If you contact your billing company to request that they take your payment from your new account, changing from a different account or starting a payment, the charges may not come out for the first 2 to 3 billing cycles after your request. That is why it is important to leave the account that you are planning on closing open until you have verified that all necessary switches have been made. This means you could have two checking accounts open at two different banks at the same time.



Q. How can I verify that my automatic bill payment has been made?

You can verify that your payments have started by going through your new account by calling your local branch or by logging onto www.labettebank.com or checking your monthly checking account statement. You will also want to verify with the billing company that they received your payment from your new account by checking your monthly billing statement or by calling their customer service department at the phone number on your billing statement.

Q. Can I switch my small business account?

It is very easy to switch your business account and still maintain check-writing capabilities and access to your funds. Simply stop by any of our branch locations and open your new business checking account. Once you open the account, you can move over the excess balances from your former bank business account (leaving enough to cover any outstanding checks and automatic withdrawals), make all new deposits to your new business account, and start writing checks from it. Once everything has cleared in your former bank account and you have had all direct deposits and automatic withdrawals transferred to your new account, then you can close the former account.

Q. How do I switch my small business account?

Simply fill out the appropriate forms for switching any automatic payments, any direct deposits and close your former account. Please follow the five easy steps provided and you will be on your way to switching your account activity.