Thanks for choosing DFCU Financial. We're dedicated to ensuring that your transition is a smooth one. Follow these easy steps to guide you through the process of switching your accounts to us.

1. Open your new DFCU Financial account.

Becoming a member of DFCU Financial is easy. You can choose to open your account online at www.dfcufinancial.com or visit one of our branch locations in Ann Arbor, Detroit, Grand Rapids or Lansing.

2. Set up Direct Deposit.

Prepare to move your direct deposit to DFCU Financial by completing the Direct Deposit Authorization form. Confirm with your employer, government or other depositing agency the effective date of your first direct deposit to DFCU Financial before moving to the next step of changing your automatic payments.

3. Change your automatic payments.

Use our convenient Automatic Payments/Transfers forms and Checklist to identify your automatic payments (it may be helpful to review a recent account statement). Once you have identified these payments, you'll need to contact each company to authorize the change. Don't forget any automatic payments that may be connected to your debit card.

4. Close your old account.

Be sure to leave your old account active long enough to allow outstanding checks and other transactions to clear. Contact your previous financial institution to close your accounts. Destroy any old or unused checks and ATM/Debit Cards.

5. Enjoy Anywhere Banking.

Enroll in DFCU Online and manage your money from a laptop, tablet or mobile phone. Use the DFCU OnLine Fact Sheet to guide you through enrollment. Don't forget to sign up for eDocuments and receive your statements, account notices and tax documents electronically.



Signature

P.O. BOX 6048 DEARBORN, MICHIGAN 48121 PH 888.336.2700 dfcufinancial.com

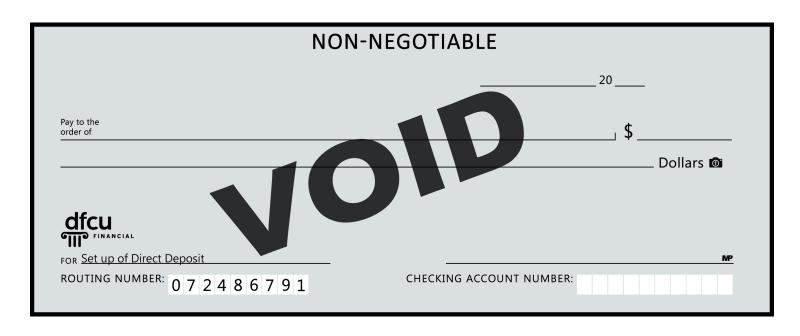
Direct Deposit Authorization

Date

To set up your Direct Deposit:

- 1. Contact your employer's payroll department to see if they offer a direct deposit option.
- 2. Simply fill out this form and in the voided check area below fill out your Name, Address, Date and Checking Account Number in the corresponding fields. If depositing to a savings account, the check section does not need to be completed.
- 3. Submit this form to your employer's payroll department.

Employee Name		Social Security Number (last four)		
		XXX-XX-		
Address		City, State, Zip		
ABA Routing #	DFCU Financial Ad	ccount Number	Account Type	
0724-8679-1			☐ Checking ☐ Savings	





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Automatic Payments/Transfers

Organize your Automatic Payments/Transfers information using the **Switch Kit Checklist**, **Automatic Payment Transfer Letter and Common Payee List**. These forms will help you keep track of all the information you need to switch automatic payments/transfers to your new DFCU Financial account and assist in the process of completing this transition.

What is a Routing Number? A routing number is the nine-digit number banks use to transfer money. It

can be found in the lower left hand side of your checks.

What is the Routing Number for DFCU Financial?

072486791

What are Automatic Payments?

Automatic payments are recurring payments made from your account and can include insurance premiums or monthly membership fees.

Common Automatic Payments and Transfers

Listed below are typical merchants (payees) and other entities with whom you may have automatic payments and/or transfers established.

Automatic Payments

- Gas Company
- Internet Services
- Electric Company
- Insurance
- Local/long distance telephone service
- Brokerage automatic investments

- Water Company
- Cell Phone
- · Cable or satellite TV
- Child support or court-issued payments
- Mortgages

Planning Ahead

The time required to complete this process is dependent upon how long it takes to switch payments and/or transfers from your former institution to DFCU Financial. The amount of time varies based upon transaction type. Please use the following as a guide for planning purposes:

Automatic Payments/Transfers

 Automobile 	30-90 days	 Insurance 	30-60 days
 Cable 	45-60 days	 Mortgage 	30-45 days
 Health Club 	14-21 days	 Utilities 	30-60 days



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Automatic Payments/Transfers Checklist

Complete this checklist of the automatic payments/transfers you were making with your previous account(s). While filling it out, think about which payment method works best, and whether you wish to make any changes. Tip: Review a recent account statement to identify automatic payments/transfers.

Current Payment Methods:

- a.) Recurring Automatic Payments: You gave a company a voided check or account & Routing Transit Number. Payments are tied to a regular bill.
- b.) Pre-Authorized Transfers at Other Financial Institution: Payments you set up between accounts at another Financial Institution e.g. payment to car loan from checking.
- c.) Payees You Set Up at Other Financial Institution's Bill Pay
- d.) Payments When You Provided Debit Card Number
- e.) Payments You Initiated at a Company Website

Check if Payment Applies	Type of Automatic Payment or Transfer	Biller Name	Current Payment Method
	Electric/Gas/Oil		
	Water		
	Telephone		
	Cellular Phone		
	Cable/Satellite TV		
	Internet Provider		
	Mortgage/Rent		
	Auto Loan/Lease		
	Credit Cards		
	Credit Cards		
	Loans (personal, student, other)		
	Loans (personal, student, other)		
	Insurance (auto, home, life, etc)		
	Insurance (auto, home, life, etc)		
	Memberships (health club, auto, other)		
	Memberships (health club, auto, other)		
	Transportation/Parking		
	Savings/Investments/IRA/529		
	Other:		



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Date:				
Merchant/Payee:Address:				
deduct any recurring payment(s) to yo	by my original signature below, as formal authorization to ou from my new account with DFCU Financial listed below. financial institution should be discontinued.			
Customer Information:				
Customer Name	Merchant/Payee Account Number			
Customer Street Address	Customer City/State/Zip			
Please make this change effective as	s of (Date):			
New DFCU Financial Account Numb	er:			
DFCU Financial Routing Number:	072486791			
	rm is insufficient to make the changes requested, please			
Thank you for your assistance.				
Signature:	Date:			