

USC Credit Union Switch Kit

We are committed to making the transition of switching checking accounts simple, easy, and secure. Let us help you make the switch! Below you'll find a step-by-step action plan, along with a checklist to make the process go smoothly.

1

Open an account with USCCU

- Start your application [online](#) or in one of our [branches](#) and select the [preferred checking account](#)
- Use the following steps to switch all direct deposits, automatic payments, and online bill payments

2

Leave your old account open until all services switch to your USCCU account

- **Why?** It can take from 30-60 days for other entities to switch direct deposits/automatic payments to your new USCCU account
- Leave a balance in the old account to cover automatic payments you anticipate during the transfer period

3

List all direct deposits and automatic payments to be switched to your USCCU account

- Use the checklist on page two to gather information on all the services you are switching to your USCCU account; and keep track of the progress

4

Prepare to transfer your direct deposit

- Contact your **employer or company** to see what is required to transfer your direct deposit
- Ask for the date by when the switch will be made

5

Transfer automatic payments to your USCCU account

- If you use automatic payments, contact each company to see what is required to transfer these payments; many times you can complete it online or by phone
- If you use online bill payment cancel this service and all payments at your old account and set up BillPay through USCCU's [online banking](#)
- Use your USCCU credit or debit card for your recurring payments

6

Track progress

- Use USCCU's [online banking](#) and check your old account often to keep track of your direct deposits and automatic payments switch progress
- Check off progress on your checklist (see page 2)

7

Close your old account

- Contact your previous financial institution to see what is required to close your account; most likely they will require something in writing, but they might take your request over the phone
- Close the old account only after all outstanding items have cleared and the switch is complete for all direct deposits, automatic payments, and other services such as online bill pay

INFORMATION AND TRACKING CHECKLIST

USCCU Routing Number: 322079557

USCCU Account Number: _____

Previous Institution Account Number: _____

If using your checking account, remember to include your check number *(the last digit of your checking account number). Contact us if you need help locating this number.

DIRECT DEPOSIT

Deposit	Date Notification Complete	<input checked="" type="checkbox"/>
Employer (payroll)		<input type="checkbox"/>
Government		<input type="checkbox"/>
Social Security Administration (www.socialsecurity.gov or call 800-772-1213)		<input type="checkbox"/>
Brokerage/Investment Account		<input type="checkbox"/>
Child Support or court-ordered deposits		<input type="checkbox"/>
		<input type="checkbox"/>

AUTOMATIC PAYMENTS (continued)

Payment	Account Number or other important information (phone number)	Date Changed Online or Mailed Request	<input checked="" type="checkbox"/>
Association Fees			<input type="checkbox"/>
Credit Card(s)			<input type="checkbox"/>
Member Dues			<input type="checkbox"/>
Car Payments			<input type="checkbox"/>
Internet			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

AUTOMATIC PAYMENTS

Payment	Account Number or other important information (phone number)	Date Changed Online or Mailed Request	<input checked="" type="checkbox"/>
Gas			<input type="checkbox"/>
Electric			<input type="checkbox"/>
Telephone			<input type="checkbox"/>
Cell Phone			<input type="checkbox"/>
Cable/Satellite			<input type="checkbox"/>
Water			<input type="checkbox"/>
Garbage			<input type="checkbox"/>
Newspaper			<input type="checkbox"/>
Insurance			<input type="checkbox"/>
Mortgage/Rent			<input type="checkbox"/>
Home Equity Loan			<input type="checkbox"/>

ACCOUNTS TO CLOSE

Financial Institution and any other important information	Request Submitted	Date of Closure
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	



REMEMBER TO DESTROY YOUR OLD:

Checks

ATM/Debit Card

Deposit/Withdrawal Slips