

Make the switch to Vibe!

At Vibe, we're all about making things *easy for you!*

Transferring your accounts is a breeze with our simple, easy process.

Get started with these three easy steps:

1

Open your new account.

Visit our website [here](#) or [visit a branch near you](#) to open your new Vibe Credit Union account (s). Once you open a savings account, you're officially a member of Vibe Credit Union. Welcome to Vibe!

2

Set up your direct deposits and automatic withdrawals.

If you have automatic transactions on your account, use the provided pages below to seamlessly switch to your new Vibe account.

3

Close your old account.

Close the account at your former financial institution. It's that simple!

Direct Deposit Authorization

Feel free to use this form to authorize your employer, retirement, pension funds, or any other agency to deposit your payment directly into your Vibe Credit Union account. Use one form for each direct deposit. If you prefer to set your direct deposits up online, please visit the agency's web page using this form as a guide.

Notification of Direct Deposit Authorization Change

Company or Employer:

Company or Employer Address:

City, State, Zip:

Phone:

Employee ID:
(if applicable)

Effective immediately, please deposit the net amount of my check to my Vibe Credit Union account. I authorize (company name) to automatically deposit funds into the account 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. Member #

Routing # 272483808

Savings Amount \$ or %

Routing # 272483808

Checking Amount \$ or %

Member Signature:

Date:

Member Name:

Member Address:

City, State, Zip:

Phone:

Direct Deposit Checklist:

Keep the vibes smooth with this handy list! Don't forget to transfer these common direct deposits to your new account:

- Payroll
- Investments
- Retirement Plans
- Social Security
- Child Support
- Other



Automatic Withdrawal Authorization

Use this form/checklist to ensure each of your deposits and payments are seamlessly switched to your new Vibe account. You may also make these changes directly on each company's website.

Notification of Withdrawal Authorization Change

Name of Company:

Account Number:

Payment Amount:

Address:

City, State, Zip:

Phone Number:

Please cancel all automatic withdrawals from **my old institution:**

Financial Institution:

Account #

Please make all future automatic withdrawals from **my new institution:**

Financial Institution:

Account #

Routing # 272483808

Savings

Checking

This authorization will remain in effect until I have submitted to you a new authorization, or until you have been notified by me in writing that this authorization has been changed or revoked.

Signature:

Date:

Name:

Address:

City, State, Zip:

Phone:

Automatic Withdrawal Checklist:

Keep the good vibes going! Use this list as a guide to update these common automatic payments and make your switch stress-free:

_____ Home Mortgage/Rent

_____ Auto Loan

_____ Telephone

_____ Utilities

_____ Insurance

_____ Cable/Internet

_____ Gym Membership

_____ Credit Cards

_____ Investments

_____ Subscriptions

_____ Charity Donations

Authorization for Debit/Credit Entries

I hereby authorize Vibe Credit Union to initiate or accept electronic funds transfers to/from my account(s) indicated above. I acknowledge that the origination of ACH transactions to my account must comply with the rules of the National Automated Clearing House Association (NACHA) and with the provisions of U.S. law. This authorization is to remain in effect until Vibe Credit Union has received notification from me of its termination, at which time Vibe Credit Union must be given a reasonable opportunity to act. Funds directed to pay a Vibe loan account will be applied accordingly unless the loan has been paid-in-full, at which point funds will be placed into my Savings account. The Credit Union reserves the right to revoke this agreement.



Account Closure Steps

Once you have opened your new Vibe account it's time to close your old account(s) at your previous financial institution(s). Remember to keep sufficient funds in your old account for any pending transactions.

Monitor the Old Account

Check your old account for the next month or two ensuring all transactions are now clearing through your new Vibe account and no auto-payments or deposits were missed.

Close the Old Account

Once all transactions have cleared, contact the old financial institution to close the account. Get written confirmation of the account closure.

Congratulations!

You had to sign your name a few times...but using this switch kit completes your transition to a truly better banking experience.

We can't wait to **vibe with you!**

Welcome to Vibe Credit Union.

Frequently Asked Questions



How long until my automatic payments transition to my Vibe account?

It depends on when your request is received by your service provider – most requests are typically processed within a few weeks.



How will I know that my request has been received and processed?

Carefully monitor your accounts at your former financial institution and at Vibe to ensure all requested automatic payments have successfully transferred. You should see the deposit or withdrawal appear in online banking and on your Vibe Credit Union statement.



What if a service provider attempts an automatic payment from my former institution's account after I have already closed it?

Do not close your former account until you've confirmed that all automatic payments have successfully transferred to your new Vibe account.



How can I find the information I will need in order to change a direct deposit/payment?

Contact your service provider directly if you need to collect or verify any information about your account.



How do I change my Social Security direct deposit?

Please visit www.godirect.gov or call (877) 874-6347 to set up direct deposit for Social Security benefits.