

# Make Your Move!

## Switch your checking account to Virginia Credit Union

Welcome to Virginia Credit Union, let's get started! Follow these simple steps to complete your switch. As you make your way through this kit, you'll find tips, as well as forms, that can be sent to your employers and other third parties.

1

### Open your checking account

- Get started at a branch or visit [vacu.org/checking](https://vacu.org/checking).
- Not a member yet? You can join us at [vacu.org/join](https://vacu.org/join).

2

### Switch automatic deposits and deductions

- Print and complete the deposit form and send it to the correct party.
- Your employer or other payer may have their own form, so check with them or visit their website.
- Print and complete the automatic deduction form to notify companies drafting your account or notify them through a secure form on their website.

3

### Close your old account

- Print and complete the account closing form after you verify all items have cleared and any direct deposits and deductions are going to your new account. Keep your records.

## If you have any questions, you can call us or stop by a branch.

You may need our routing number to complete your forms.

VACU's routing number: **251082615**



(804) 323-6800  
(800) 285-6609



[vacu.org](https://vacu.org)



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Mobile

# 1 Open your checking account

## Visit a branch to open your account, or open an account online

You'll need your checking account number and VACU's routing number ready as you complete the forms in this switch kit.

Your VACU checking account number \_\_\_\_\_

VACU's routing number: **251082615**

## Organize your transactions to prepare for the switch

Use this section to list monthly transactions like automatic bill pay or deposits that you'll be switching to your new VACU account. By organizing the list in one place, you're less likely to miss any payments.

### Deposits

List companies or organizations that make direct deposits to your account.

Be sure to list all deposits, including employer, child support, Social Security Administration, government deposits, brokerage or other interest deposits

	Company	Account Number	Deposit Amount
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____

### Deductions

List any bills or businesses that take payments automatically from your account here.

Be sure to include recurring debit transactions such as loans, credit cards, mortgage/rent, internet, phone service, investments, gym memberships, media streaming services, school lunches, utilities, association fees, newspaper and online shopping accounts.

	Company	Account Number	Deduction Amount
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
6	_____	_____	_____
7	_____	_____	_____
8	_____	_____	_____
9	_____	_____	_____
10	_____	_____	_____

## **2** Switch automatic deposits and deductions.

### **Notify your employer and other companies of your account switch**

From paychecks to automatic bill pay, you'll want to make sure all your deposits and payments are linked to your new account. Use these simple steps and forms to notify your previous bank, employer, and other businesses that you're switching accounts.

#### **Direct Deposit**

Fill out the Direct Deposit form in this switch kit and send to your employer(s) and any other company who deposits funds into your account.

- Some companies have their own forms. You can still use the attached form to provide VACU's address and routing number.
- Be sure to include investment income as well as social security, retirement benefits and payments from federal or state government agencies.
- Keep your old account open until all direct deposits have switched to your new VACU account.

#### **Automatic Deductions**

Fill out the Automatic Deduction Form in the switch kit to redirect your monthly payments to your VACU checking account.

- Fill out the form completely and sign it.
- Some companies may require a voided check. If you don't have your checks yet, you can provide your checking account number and VACU's routing number.
- See if the company will accept a request to change your deduction online or by phone.
- Don't forget about drafts that are linked to your debit card. You may be able to change debit card information online or over the phone.
- You can use our free Bill Pay service within Online Banking to schedule one-time or recurring payments.
- Keep your old account open until all automatic deductions have been switched to your new account.

#### **We're here to help**

If you need any help with setting up your direct deposit, automatic deductions or switching your accounts, we are ready to help.

- Call us at (804) 323-6800 or toll free (800) 285-6609
- Visit any of our branches
- Visit [vacu.org](http://vacu.org) for online resources

## 3 Close your old account.

Now that your VACU account is set up, it's time to close your old account.

Print and complete the account closing form after you verify all items have cleared and any direct deposits and deductions are going to your new account. Keep a copy for your records.

By opening your VACU account, you've become a member. You can enjoy all the benefits we have to offer.

We're here to help you take control of your finances so you can focus on the things that matter most in your life. Along with a variety of services, we share knowledge and opportunities to help you make the most of your money and reach your goals sooner.

### Benefits

- Wide range of affordable banking services
- Lower fees
- Attractive rates on loans and savings
- Convenient ways to bank, borrow and save
- Free financial seminars and online resources
- Supportive staff focused on your needs
- Free financial counseling through BALANCE
- College scholarships
- Member discounts
- Lifetime memberships for you and your family

### Online & Mobile Services

- Check your account balances and transactions
- Transfer money between your accounts
- Open new accounts and apply for loans
- Schedule one-time or recurring payments with Bill Pay
- View eStatements and eNotices
- Access accounts on a smartphone or mobile device using Mobile Banking\*
- Deposit checks on the go with Mobile deposit

\*To use mobile services, you must be enrolled in Online Banking. While Mobile Banking is free from VACU, your mobile service provider may charge you for data plan usage and sending and receiving text messages.



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# Direct Deposit Request

Use this form to have deposits automatically made from your employer or other payer to your Virginia Credit Union account

Employer/other payer name \_\_\_\_\_

Payer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**I want my automatic deposits to be moved to my account at Virginia Credit Union.**

**Please use the following information to make that change:**

Name on account \_\_\_\_\_

Account number (if applicable) \_\_\_\_\_

Net pay or  Deposit amount: \$ \_\_\_\_\_

**Please switch my deposits to this Virginia Credit Union account:**

Effective  Immediately  Beginning (mm/dd/yy) \_\_\_\_\_

Checking  Savings Account Number (10 digits): \_\_\_\_\_

Routing Number: **251082615**

Virginia Credit Union

P. O. Box 90010

Richmond, VA 23225


**If you have any questions, please contact me:**

Phone Number (\_\_\_\_) \_\_\_\_\_ Email address \_\_\_\_\_


Signature \_\_\_\_\_ Date \_\_\_\_\_

**TIPS:**

- Find out if the payer requires any additional forms, and the correct address to send any forms to.
- Send this or other required form to the payer that makes automatic deposits to your account.
- You can find your VACU account number in the bottom center of your VACU check.
- Keep your old account open until all direct deposits have been switched to your new VACU account.

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# Automatic Deduction Request

Use this form to have payments automatically deducted from your Virginia Credit Union account

To:

Company name \_\_\_\_\_

Company address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**I want my automatic deduction to be moved to my account at Virginia Credit Union. Please use the following information to make that change.**

Name on account with your company \_\_\_\_\_

My account number \_\_\_\_\_ Deduction amount \$ \_\_\_\_\_

**Please switch my deductions to this Virginia Credit Union account:**

Effective  Immediately  Beginning (mm/dd/yy) \_\_\_\_\_

Checking Account Number (10 digits): \_\_\_\_\_ Routing Number: **251082615**

Virginia Credit Union

P. O. Box 90010

Richmond, VA 23225


**If you have any questions, please contact me:**

Phone Number (\_\_\_\_) \_\_\_\_\_ Email address \_\_\_\_\_


Signature \_\_\_\_\_ Date \_\_\_\_\_

**TIPS:**

- Notify any company you would like to change your automatic payment with (gym membership fees, phone service, utilities, etc). Find out if any additional forms are necessary.
- You can find your VACU account number in the bottom center of your VACU check.
- See if the company will accept a request to change your deduction online or by phone.
- Notify any companies that draft your account using your debit card. Provide your new debit card information.
- You can use our free Bill pay service within Online Banking to schedule one-time or recurring payments.
- Keep your old account open until all direct deposits and deductions have been switched to your new VACU account.

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# Account Closing Request

Send this form to your old bank after all your outstanding checks and other items have cleared, and any automatic deposits and payments have stopped

To:

Bank/Company name \_\_\_\_\_

Bank/Company address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Please close my account(s) below effective \_\_\_\_\_ (dd/mm/yyyy)

## Account 1:

Name on account \_\_\_\_\_ Account number \_\_\_\_\_

Checking  Savings  Money Market  Other \_\_\_\_\_

Please send me the balance of this account

Payable to \_\_\_\_\_

Customer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## Account 2 (if applicable):

Name on account \_\_\_\_\_ Account number \_\_\_\_\_

Checking  Savings  Money Market  Other \_\_\_\_\_

Please send me the balance of this account

Payable to \_\_\_\_\_

Customer address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## If you have any questions, please contact me:

Phone Number (\_\_\_\_) \_\_\_\_\_ Email address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

### TIPS:

- Contact your other financial institution to find out the address where you should send this form.
- Make sure your new VACU account is active before you close your existing account.
- Keep your old account open until all direct deposits and deductions have been switched to your new VACU account.



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