



## **Official Switch Kit**

### **Welcome to The Neffs National Bank!**

Choosing where to do your banking is a difficult decision, and The Neffs National Bank understands that it can be even harder to switch to another financial institution. This Official Switch Kit's objective is to help our customers transition smoothly into using their new account(s) at The Neffs National Bank.

#### **This Switch Kit includes:**

- 5 Easy Steps to Switching
- "What Do I Need to Open an Account?" Guide
- Automatic Credit / Deposit Worksheet
- Direct Deposit Authorization Form
- Automatic Payment Authorization Form

If you have any questions regarding our Official Switch Kit or need any help with using your new account at The Neffs National Bank, please contact Customer Service:

- **Neffs Customer Service:** (610) 767-3875
- **Walnutport Customer Service:** (610) 224-2265

# Welcome to The Neffs National Bank!



Thank you for choosing The Neffs National Bank for your deposit account needs. We would like to help make your transition to our bank as smooth as possible by providing some guidelines to help make your switch to community banking.

## Below are 5 Easy Steps to Completing Your Switch to The Neffs National Bank

### 1. Open Your New Account with The Neffs National Bank

- Visit [www.neffsnatl.com](http://www.neffsnatl.com) to view our personal deposit account choices and the requirements needed to open a new account.
- Once you've made your decision on the accounts you would like to open, please visit either our Neffs Office or Walnutport Office during our lobby hours to meet with a Customer Service Representative to open your new account at The Neffs National Bank.
- After you have opened your new account, make sure to ask our Customer Service Representative about all of the other products and services we offer including Neffs Online Banking, Neffs Bank Mobile app, Visa® Debit Card, 24-Hour telephone banking with Bankline, coin counting, and night depository access.

### 2. Begin Using Your New Account

- Your Customer Service Representative will have given you a New Account Opening Checklist to help get you started on using your new account at The Neffs National Bank.

### 3. Add/Change Your Direct Deposit

- Complete our Authorization for Automatic (Direct) Deposit form and submit the form to your employer or from wherever you receive direct deposits. The Neffs National Bank's routing number and address can be found on our Automatic (Direct) Deposit Form included in this Official Switch Kit.
- To add or update your Social Security direct deposit, please call the Social Security Administration at 800-772-1213 or visit them online at [www.socialsecurity.gov/deposit](http://www.socialsecurity.gov/deposit).

### 4. Change Your Auto Credit/Debit Transactions

- Complete our Automatic Credit/Debit checklist and contact the appropriate companies with your new bank account information. The Neffs National Bank's routing number and address can be found on our Automatic (Direct) Deposit Form included in this Official Switch Kit.

### 5. Close Your Old Account

- Start using your account at The Neffs National Bank and discontinue use of your previous account. We recommend keeping your existing account open until all debits and credits are transferred to your new account at The Neffs National Bank.



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Thank you for choosing The Neffs National Bank for your deposit account needs. We would like to help make your transition to our bank as smooth as possible by providing some guidelines to help make your switch to community banking. Below you will find the necessary information needed to open your account at The Neffs National Bank.

## What Do I Need to Open an Account Guide - Personal Accounts\*

- Customers must be a U.S. citizen who live within Lehigh, Carbon, or Northampton County.
- All account owners must be present to open an account with current/valid government-issued documentation.

### Account Owner 18 Years or Older

PA Drivers License

PA Identification Card

U.S. Passport\*\*

### Account Owner Under 18 Years Old

PA Drivers License

PA Drivers Permit w/ School Picture ID

PA Identification Card

U.S. Passport

Birth Certificate w/ Social Security Card\*\*\*  
*(must also have photo ID)*

Place of Employment & Occupation  
*(must also have photo ID)*

\*If the address is not current on your identification, you must bring your DMV update card as well.

\*\*If presenting a U.S. Passport, customer must have additional identification with a valid mailing address.

\*\*\*For a child's trustee account, the parent/legal guardian must bring the birth certificate and social security card of the minor.  
*You are encouraged to bring your Social Security card for number verification.*

## Restrictions

Age restrictions apply to account owners under 18 years old.

### Checking Accounts

- No one under 16 years old may have a checking account.
- 16-17 years old - Minor must have a parent/legal guardian as co-owner on the account.

### Savings Accounts

- 14-15 years old - Minor must have a parent/legal guardian as co-owner on the account.
- 16-17 years old - Minor may have single savings account.

## Opening Deposit

To open the new account, you must bring an opening deposit.

Please refer to our deposit product page at [www.neffsntl.com/deposit-rates](http://www.neffsntl.com/deposit-rates) to view account opening minimum balances.

For the first 30 days the account is opened, all checks presented must be deposited and will be placed on a 10-day hold (after the 30 days have expired, a 2-day hold will be placed on future check deposits).

Cash or Direct Deposit processed through the account will be available immediately.

**Neffs** 5629 PA Route 873, P.O. Box 10, Neffs, PA 18065 • **Walnutport** 211 S. Best Avenue, Walnutport, PA 18088

(610) 767-3875 • [www.neffsntl.com](http://www.neffsntl.com) • (610) 224-2265



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## What Do I Need to Open an Account Guide - Commercial Accounts\*

- All owners and signers must be U.S. citizen
- The business must be registered in the U.S. and operate in Lehigh, Carbon, or Northampton County.
- All account owners and/or signers must be present to open an account with current/valid government-issued documentation.

### Account Owner and Signer

PA Drivers License

PA Identification Card

U.S. Passport

### Business Documentation Required

EIN Number

Entity Number

Business Structure

*(Articles of Incorporation, Membership Agreement, Partnership Agreement, etc.)*

\*Please note - if the address is not current on your identification, you must bring your DMV update card as well. *All account owners and signers are encouraged to bring your Social Security card for number verification.*

## Restrictions

You must be able to answer the following questions with a “no” answer:

- Does any portion of business income come from internet gambling?
- Is this a marijuana-related business?
- Do your business activities include check cashing in amounts exceeding \$1,000 per customer, per day?
- Do your business activities include transmitting funds via electronic funds transfer?

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## Credits (Electronic Deposits)

Name of Company	Date of Deposit	Amount of Deposit

## Debits (Electronic Withdrawals)

Name of Company	Date of Last Withdrawal	Amount of Withdrawal



## AUTHORIZATION FOR AUTOMATIC (DIRECT) DEPOSIT

TO: \_\_\_\_\_

(COMPANY NAME/ EMPLOYER)

I authorize the COMPANY (named above) to initiate any automatic deposits to my account at the DEPOSITORY (identified below). All relevant account information is listed below.

**DEPOSITORY NAME:** The Neffs National Bank

**ROUTING/ABA NUMBER:** 031316608

**ACCOUNT NUMBER:** \_\_\_\_\_

**TYPE OF ACCOUNT:**                      CHECKING                      SAVINGS

I understand that this authorization replaces any previous authorization and will remain in full force and effect until the COMPANY has received written notification from me of its termination.

Name (First, Middle, Last): \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

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



## AUTHORIZATION FOR AUTOMATIC PAYMENT

TO: \_\_\_\_\_  
(COMPANY NAME)

I authorize the COMPANY (named above) to initiate any automatic payments from my account at the DEPOSITORY (identified below). All relevant account information is listed below.

**DEPOSITORY NAME:** The Neffs National Bank

**ROUTING/ABA NUMBER:** 031316608

**ACCOUNT NUMBER:** \_\_\_\_\_

**TYPE OF ACCOUNT:**                      CHECKING                      SAVINGS

**Please discontinue automatic payments from my previous account:**

**DEPOSITORY NAME:** \_\_\_\_\_

**ROUTING/ABA NUMBER:** \_\_\_\_\_

**ACCOUNT NUMBER:** \_\_\_\_\_

I understand that this authorization replaces any previous authorization and will remain in full force and effect until the COMPANY has received written notification from me of its termination.

Name (First, Middle, Last): \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

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