

## Making the Switch

We know that changing financial institutions can be a hassle, so here's a handy checklist and useful tips to help make this transition quick and easy.

- Open your new HCFCU account before closing your current bank account.  
*Due to federal regulation, we must ask you to join the credit union in person and with a valid photo ID. Accepted forms of identification include a valid driver's license, state-issued identification card or valid passport.*
  
- Order your free debit card and checks if desired.  
*Tip: A voided check is required from some companies and organizations to set up direct deposit.*
  
- Identify all automatic electronic payments and bill payments that are being deducted from your account. Begin by looking at previous bank statements for monthly and quarterly transactions.
  - Insurance
  - Telephone/cell phone
  - Utilities
  - Mortgage/rent
  - Loans (auto, personal, student, etc.)
  - Credit card
  - Clubs/associations
  - Internet services
  - Cable/satellite
  - Investments
  
- Transfer all automatic payments and bill payments by contacting the vendor directly and updating the payment information to your new HCFCU checking account or by cancelling your bill payment service.
  
- Keep a small amount of money in your old account in case any automatic payments are charged to the account. We recommend keeping it open for three to four months to ensure all payments have been correctly transferred to your new HCFCU account. When the account has been closed, destroy all remaining checks, ATM/debit cards and deposit slips.

**Relax and enjoy all that Harris County Federal Credit Union has to offer!**

**For more information, visit [www.hcfcu.com](http://www.hcfcu.com).**