

# CHECKING ACCOUNT SWITCH KIT CHECKLIST



VERMILLION FED CREDIT UNION  
105 E CHERRY ST  
VERMILLION SD 57069-2257  
Phone: 605-677-5214

0104  
78-8004/2914

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
DOLLARS

*Vermillion*  
Federal Credit Union  
105 E Cherry St, Suite 200  
Vermillion, SD 57069

⑆ 291480044⑆ 00123456 ⑆ 0104

Routing Number: 291480044  
Account Number: 123456

- Get Organized
  - Gather pertinent information about existing account(s).
  - Review the last few statements and list all automatic payments ( [Automatic Payment Change Form](#)). NOTE: Not all established automatic payments occur on a monthly basis; some may be set up quarterly or even annually.
  - Review your statements. Note all outstanding checks or pending payments. Leave sufficient funds in the account with your other financial institution to cover these items.
- Open Your New Account
  - Come in to Vermillion Federal Credit Union to sign the necessary new member forms..
  - Make sure you have a Government issued current (NOT expired) photo ID and the funds to establish your share account and checking account. The credit union will help you complete your new account forms.
- Authorize Direct Deposit Changes/New Direct Deposit with VFCU.
  - Check with your HR/Payroll Department on the forms needed to switch an existing direct deposit or establish a new direct deposit. Note: You may need to provide a deposit ticket or voided check from your new account. We strongly suggest that you confirm with youy payroll office the effective date of your first direct deposit with VFCU.
- Federal Government Employees/US Treasury Retirees Payroll
  - Employees (including military) may download form 1199-A ([Direct Deposit Sign-Up Form](#)). Complete Sections 1 and 2 only. Bring to have VFCU complete Section 3 before submitting to payroll office. All signatures must be original and in ink.
  - Federal Government Retirees may enroll for benefits directly with the Federal Reserve by contacting the GoDirect Call Center at 1-800-333-1795, or by completing form 1199-A and mailing it to: GoDirect Processing Center, PO Box 650527, Dallas, TX 75265-0527. We strongly suggest that you confirm with your payroll office the effective date of your first direct deposit to your VFCU account.
- Change your Automatic Payments
  - You will a need monthly statement for all of the automatic payments you wish to change or add to BillPay on your new VFCU account.
  - You can use the [Automatic Payment Change Form](#) to assist you with this process. You will want to print multiple forms or make additional copies if you are changing more than one automatic payment. NOTE: Most merchants provide secure websites that allow you to change your automatic payment information online.
  - Don't forget automatic payments authorized using your Visa Debit/Check Card. You will want to stop the current transaction(s) and reestablish the payment once you have received your VFCU Visa Debit/Check Card. We have provided a [Visa Debit/Check Card Change Form](#) to assist you with documenting all of your current Visa Debit/Check Card payments.
  - VFCU provides an online BillPay Service (CU EasyPay) through our online banking website as an alternative to Automatic Payments. Online BillPay is a quick, convenient and less expensive alternative (it's free!) to writing and mailing checks as well as automatic payment drafts. We have provided a [BillPay Change Form](#) to assist you with documenting all of your current BillPay payments. The BillPay service keeps you in control of your payments.
- Close Your Old Account
  - Confirm all checks have cleared your old checking account and that your previous online bill payment service has been cancelled and reestablished with VFCU. Verify that all automatic payments have been transferred to your new VFCU checking account.
  - Contact your old financial institution to ask of their account closure policy. Note: Some financial institutions may require additional forms before closing your account.
  - Destroy any unused checks, ATM/Debit cards and deposit tickets associated with your old account(s). We can assist with shredding these materials, if needed.
- Lastly, don't panic! If you need assistance, please contact Deana Fuller at [dfuller@vermillionfcu.com](mailto:dfuller@vermillionfcu.com) or at 605-677-5214.

