



# Switch Kit Checklist

As you switch your checking and savings accounts to Central Minnesota Credit Union, check the boxes next to the items you have completed to keep track of the tasks you have accomplished.

If you need assistance along the way, we will be happy to help.

## Open Account

- Open your membership and checking account at Central Minnesota Credit Union (CMCU). You may do this by filling out an application online at [mycmcu.org](http://mycmcu.org) or by visiting any of our branch locations.

## Verify Old Account

- Verify that all checks, check card transactions, and scheduled bill payments have cleared your old checking account.
- Make sure enough funds are available in your old account to cover any automatic payments, checks, and check card transactions that may still be withdrawn. Check maturity dates on Certificates of Deposit if transferring in order to avoid early withdrawal penalties.

## Direct Deposits

- [Direct Deposit Change Request Form](#)  
Send written notices to companies with which you have direct deposit notifying them that you want to switch your direct deposits to your new CMCU account (employer, government deposits, pension, transfers from other financial institutions, investment dividends, child support or court-issued deposits, etc.)
- [Direct Deposit Authorization Agreement](#)  
Send written notice to set up direct deposits with any new companies or individuals.

## Automatic Payments

- [Authorization for Automatic Payment Transfer Form](#)  
If you wish to continue your automatic payments with companies, include a notification with your new account information at CMCU.
- [Authorization for Automatic Payment Form](#)  
Send a notification if you wish to add a new automatic payment.
- [Authorization for Canceling Automatic Payments Form](#)  
If you wish to cancel your automatic payments with companies, send a written notice to those companies.
- Contact companies that take payments from your old checking account using a debit card. Inform them of your new CMCU debit card information. If you prefer, you may set up this payment as an automatic payment rather than a debit card payment using Bill Payer on Internet Banking.

Find more information on which routing and account numbers to use, click [here](#).

## Verify New CMCU Account

- Verify that your direct deposits and automatic payments have begun posting to your new CMCU account.

## Close Old Account

- [Account Closing Request Form](#)  
Send a written notice to your old financial institution informing them that you are closing your account.