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# BUSINESS SWITCH KIT

**Thinking of Switching Banks?**

**It's Easy To Do With**

**Community Bank of the South.**



# WELCOME

## To Community Bank of the South

Switching your business accounts to Community Bank of the South is easier than you might think because we do all the work for you. The Switch Kit has been created with your business in mind. Just follow these simple instructions and let us do the rest.

### How can we help your business prosper?

Managing a business in today's economy can be a real challenge for today's entrepreneurs. At Community Bank of the South, we can provide you with the necessary tools to start, maintain and succeed in business. We offer a wide variety of quality financial products and services, to suit your business needs. Our professional staff will work with you to assess your needs and make recommendations based on your current situation.

Please check the accounts and services you currently use or are interested in below and share this information with the Community Bank of the South representative when you open your account.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Checking Account          | <input type="checkbox"/> Savings Account             | <input type="checkbox"/> Money Market Account  |
| <input type="checkbox"/> Certificates of Deposit   | <input type="checkbox"/> Merchant Card Services      | <input type="checkbox"/> Business Credit Card  |
| <input type="checkbox"/> Loan or Line of Credit    | <input type="checkbox"/> Direct Deposit of Customers | <input type="checkbox"/> Business Debit Card   |
| <input type="checkbox"/> Direct Deposit of Payroll | <input type="checkbox"/> Investment Products         | <input type="checkbox"/> Wire Transfer Service |
| <input type="checkbox"/> Online Banking            | <input type="checkbox"/> Retirement Programs         | <input type="checkbox"/> Other _____           |

# SIMPLE

## It's Easy To Switch

Follow these simple steps to move your checking to Community Bank of the South:

**1 Open a Community Bank of the South Checking account.** We will help you decide which account best fits your needs. Stop by any of our convenient locations. Make a note of your account number and Community Bank of the South routing number. You will need them later.

**2 Supply a voided check from your previous account.** This ensures receiving a comparable style with your new Community Bank of the South business account.

**3 Determine your outstanding checks.** Leave at least that much money in your previous account, plus some extra money for incidentals like service charges. Transfer the remaining funds to the new account. You can begin writing checks from your Community Bank of the South account. You will receive a starter kit of checks when you open the account and the pre-printed checks will arrive in about 10 business days.

**4 Stop using your old checking account.** Destroy any unused checks, your ATM and/or debit card(s), and deposit slips. Allow time (about 90 days) for outstanding checks to clear.

**5 Change your checking account information with your payroll provider.** Notify your payroll provider of your updated account number to debit. Community Bank of the South personnel can help you complete the enclosed Payroll Provider Notification Form to quickly make this switch.

Form 1

**6 Transfer any automatic payments and debits to Community Bank of the South.** Notify anyone deducting automatic payments (such as insurance, utilities, etc.) from your previous account of your new Community Bank of the South information. The Enclosed Automatic Payment Form will make this easy.

Form 2

**7 Transfer any incoming deposits to Community Bank of the South.** Notify anyone who electronically credits your previous account (such as credit card processors, vendor payments, etc.) of your new Community Bank of the South account. A Community Bank of the South professional can assist you in completing this form.

Form 3

**8 Close your previous account.** You may want to view your first Community Bank of the South statement to ensure all changes to the new account were completed. After all your checks and automatic payments have cleared, close your previous account. For assistance with the Account Closing Request Form, simply see one of our staff today.

More questions?

Call us or stop by and we'll be happy to assist you.



# SWITCH KIT

Form I

## PAYROLL PROVIDER NOTIFICATION

I would like to change my payroll funding account to my Community Bank of the South account according to the instructions below.

To \_\_\_\_\_

Address \_\_\_\_\_

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

Fax # \_\_\_\_\_

### My Company Information

Change my existing payroll funding account

Effective Date \_\_\_\_\_

Company Name \_\_\_\_\_

Contact Name \_\_\_\_\_

Company Address \_\_\_\_\_

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

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

### Bank Account Information - please change my payroll funding account to:

Account Type:  Checking  Savings  Money Market

Community Bank of the South Account # \_\_\_\_\_

Community Bank of the South Routing # 061119723

I authorize \_\_\_\_\_ (company) to make debit my Community Bank of the South account indicated for payroll purposes, and to make (if necessary) adjustments for any debit made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

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



# SWITCH KIT

Form 2

## AUTOMATIC PAYMENT REQUEST FORM

I would like the following payment to be automatically debited from my Community Bank of the South account according to the instructions below.

To \_\_\_\_\_

Address \_\_\_\_\_

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

Fax # \_\_\_\_\_

### My Company Information

Change my existing Automatic Payment

Effective Date \_\_\_\_\_

Company Name \_\_\_\_\_

Contact Name \_\_\_\_\_

Company Account # \_\_\_\_\_

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

### Bank Account Information - please change my account for incoming ACH deductions:

Account Type:  Checking  Savings  Money Market

Community Bank of the South Account # \_\_\_\_\_

Community Bank of the South Routing # 061119723

I authorize \_\_\_\_\_ (payee) to initiate payments from my Community Bank of the South checking account, and to make (if necessary) adjustments for any debit made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

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



# SWITCH KIT

Form 3

## INCOMING DEPOSIT REQUEST FORM

I would like to change my ACH credit to be automatically deposited to my new Community Bank of the South account according to the instructions below.

To \_\_\_\_\_

Address \_\_\_\_\_

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

Fax # \_\_\_\_\_

### My Company Information

Change my existing Incoming Deposit (ACH)

Effective Date \_\_\_\_\_

Company Name \_\_\_\_\_

Contact Name \_\_\_\_\_

Company Address \_\_\_\_\_

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

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

### Bank Account Information - please change my account for incoming ACH deposits to:

Account Type:  Checking  Savings  Money Market

Community Bank of the South Account # \_\_\_\_\_

Community Bank of the South Routing # 061119723

I authorize \_\_\_\_\_ (company) to make deposits directly to my Community Bank of the South account indicated for payroll purposes, and to make (if necessary) adjustments for any debit made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

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

# HASSLE FREE

## Answers to Frequently Asked Questions

**Q: What should I do to have my new Community Bank of the South checking account deducted to fund my payroll?**

**A:** Enclosed is a Payroll Provider Notification Form that you can complete and sign to authorize the switch. This form should be supplied by your payroll provider.

**Q: What should I do to have my TTL/Draft/Payment that will be directly deducted from my CBS checking account?**

**A:** Call the EFTPS at 1.800.555.4477 or go to [www.eftps.gov](http://www.eftps.gov). From the EFTPS website, go to "How To" and then click on "Edit Financial Institution Information." If you are not already set up to make payments, refer to website for information. For state tax payments, visit [www.georgia.gov](http://www.georgia.gov).

**Q: What should I do to have payments that are automatically deducted from my old checking account transferred to my new checking account?**

**A:** Enclosed is the Automatic Payment Form so you can have drafts, automatic payments, etc. transferred to your new account.

**Q: What should I do if I have trouble with switching my account?**

**A:** Call your providers' services department; they will fax you a form to complete with the new routing and account numbers. Remember we are only a phone call away and we're happy to walk you through step-by-step. Call anytime!

**Q: What about transferring my credit card processing program?**

**A:** Please give us an opportunity to see if we can save you money on your credit card processing. More than likely, you'll find that the quick comparison from our local representative will result in a significant savings for your business. For MasterCard and VISA, call your merchant services provider for instructions on how to change routing and account numbers.

**For Discover - Call 1.800.347.2000 with new routing and account numbers.  
For American Express – Call 1.800.528.5200 with new routing and account numbers**



*Local people. Local decisions.*

**Smyrna**  
3016 Atlanta Rd.  
Smyrna  
770-436-4567

**West Cobb**  
3596 Dallas Hwy.  
Marietta  
770-419-3125

**Canton Road**  
3324 Canton Rd.  
Marietta  
678-594-7300

**East Cobb**  
3140 Johnson Ferry Rd.  
Marietta  
770-650-6500

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