

We've made it easy for you to switch your accounts to Marine Bank with these four easy steps:

### How do I get started?

1. Stop using your old bank account, start banking with Marine Bank
  - Leave enough funds in your previous account to cover any outstanding checks or automatic payments from the account
2. Switch your direct deposits
  - Complete the Direct Deposit Form
  - Mail or deliver the form to your employer's payroll department
  - Switch your Social Security direct deposits by calling 800-772-1213 or using their website [www.socialsecurity.gov](http://www.socialsecurity.gov)
3. Redirect your automatic payments
  - Complete an Automatic Payment Request Form for each automatic payment you currently have set up or would like to begin (example: auto loan, mortgage payment, etc.)
4. Close your old bank accounts
  - Ensure that all checks and transactions have cleared before you close the account
  - Contact your previous bank to request that your old bank account be closed

### Frequently Asked Questions

#### Q. What if I don't have my Marine Bank account number?

- A. You'll need your Marine Bank account number to complete the forms. You should complete all fields to ensure that your forms are accurate.

#### Q. How can I close more than one old bank account?

- A. Easy enough, just follow the closing account instructions listed above for each of your accounts that you wish to close and request to close account with each financial institution.

#### Q. Who do I call if I have questions?

- A. If you have any questions regarding the switch process, Online Banking or Online Bill Payment (personal or small business), please call your nearest Marine Bank branch office. We'll be happy to assist you.

#### Q. Can I switch my small business account to Marine Bank?

- A. It's very easy to move your accounts to Marine Bank and still be able to write checks and access to your funds. Stop by your nearest branch and open your new Marine Bank Small Business Checking account. Once you receive your new checks, move any excess balances from your old account (leaving enough to cover outstanding checks and automatic withdrawals), begin depositing into your new Marine Bank account and start using your new account. When your checks have all cleared in your old bank account and all automatic withdrawals have transferred, you can close the old account.

#### Q. What is a direct deposit?

- A. Direct deposit is a fast, simple and secure method of receiving funds such as your paycheck, government benefits and investment dividends, to name a few. Small Business owners can also use direct deposit to receive credit card settlements and accounts receivable payments. Your funds are deposited electronically into your bank account. No need to worry about receiving a check and making a special trip to the bank.

#### Q. How do I set up a new direct deposit?

- A. You can use the Direct Deposit Authorization form to set up a new direct deposit or to transfer an existing direct deposit to your Marine Bank account.
1. Complete the Direct Deposit Authorization Form.
  2. Print, sign, attach a voided check or deposit ticket and deliver or mail to the appropriate company.

**Q. Can I create more than one direct deposit?**

A. Yes, just complete a separate Direct Deposit Authorization Form for each direct deposit that you would like to initiate.

**Q. What type of funds can I direct deposit?**

A. Most people use direct deposit for their paycheck, but you can also deposit various types of benefits and investment dividends. Small Business customers may use direct deposit for credit card settlements and accounts receivable payments just to name a few.

**Q. When will my direct deposits start?**

A. As a general rule, it takes up to two pay periods (30 days) to establish a direct deposit with an employer.

**Q. How can I verify my direct deposit request has been processed?**

A. You can verify your direct deposit set up or transfer by reviewing the recent deposits to your bank account using Marine Bank's Online Banking service, by reviewing your printed bank statement or by calling the Customer Service phone number listed on your statement.

**Q. What is an automatic bill payment (ACH debit)?**

A. Automatic bill payment is a convenient and efficient way of paying various types of companies (telephone, electric, credit card, insurance, etc.) for services or products provided. On the date your payment is due, funds are withdrawn from your bank account and sent electronically to the authorized companies.

**Q. How do I set up a new automatic bill payment?**

A. You can use the Switch Kit to set up a new automatic bill payment or to transfer an existing automatic bill payment to your Marine Bank account.

1. Complete the Automatic Payment Request Form.
2. Print, sign, attach a voided check or deposit ticket and deliver or mail to the appropriate company.

**Q. When will my automatic bill payment start?**

A. As a general rule, it takes two billing cycles (30-60 days) to establish an automatic bill payment. Please plan any interim payments accordingly while your requests are processed.

**Q. How can I verify my automatic bill payment request has been processed?**

A. You can verify your automatic bill payment set up or transfer by reviewing the recent withdrawals from your bank account using Marine Bank's Online Banking service, by reviewing your printed monthly bank statement, by calling the Customer Service phone number listed on your statement or by reviewing your billing company's statement.