



Account Switch Kit

Welcome to American Bank! We are dedicated to providing accounts and services that will not only meet but exceed your expectations. Our team is committed to serving all of your banking needs.

We developed a step-by-step, streamlined process to make the switch from your current financial institution to American Bank straightforward and trouble-free. Our goal is to simplify your transition while ensuring your complete satisfaction right from the start.

Your Switch Kit includes information and forms to assist you with updating your automatic payments, direct deposits, and close your current accounts seamlessly:

Switch Kit Checklist – Get started with this simple form to assist you in notifying everyone about your switch to American Bank.

Automatic Payments Authorization Letter – An easy-to-use form letter you send to update your existing automatic payments to your American Bank account.

Direct Deposits Authorization Letter – A quick form letter you can send to have your existing direct deposits switched to your American Bank account.

Account Closing Letter – A straightforward letter to notify your current financial institution you're closing your account.

Frequently Asked Questions (FAQs) – A list of the most frequently asked questions concerning the Switch Kit designed to provide a valuable information resource.

If you need more information about our Switch Kit, please do not hesitate to call our Customer Service team at 610.366.1800 or toll free 1.888.366.6622. It is our pleasure to assist you.

Switch Kit Checklist



Let's get started with your switch to American Bank.

American Bank Account Number: _____

American Bank Routing Number: **031302997**

IMPORTANT:

- Before you close your account(s), it may take more than one statement cycle for all your checks, automatic payments and withdrawals to clear at your current financial institution.
- Determine how much money will need to remain in the account(s) in order to cover any pending transactions.

Begin selecting from the list: Below is a catalog of conventional automatic payments as well as direct deposits to ensure you remember everything you need to change.

Automatic Payments		Direct Deposits
<input type="checkbox"/> Auto Loan (Car Loan/Lease)	<input type="checkbox"/> Home/Renters Insurance	<input type="checkbox"/> Employee Payroll
<input type="checkbox"/> Auto Insurance	<input type="checkbox"/> Internet Service Provider	<input type="checkbox"/> Retirement/Pension
<input type="checkbox"/> Cable/Satellite TV	<input type="checkbox"/> Mortgage/Rent	<input type="checkbox"/> Investment Income
<input type="checkbox"/> Credit Card(s)	<input type="checkbox"/> Phone: Cellular/Home	<input type="checkbox"/> Child Support Income
<input type="checkbox"/> Daycare	<input type="checkbox"/> Student Loan	<input type="checkbox"/> Social Security
<input type="checkbox"/> Electric/Gas/Oil	<input type="checkbox"/> Trash/Garbage	<input type="checkbox"/> Other (List)
<input type="checkbox"/> Gym/Health Club	<input type="checkbox"/> Water	
<input type="checkbox"/> Health Insurance	<input type="checkbox"/> Other (List)	

Have notifications been sent? Keep track of your automatic payments and your direct deposits as you contact the respective companies to inform them of your switch to American Bank.

	Company	Phone	Contact Date	Effective Date
Automatic Payments				
Direct Deposits				

Automatic Payment Authorization Letter



Date

Name of the Company that Makes Automatic Payment

Address

City, State, Zip

I recently opened a new account with American Bank and I would like to have my automatic payments changed to this account. My American Bank account number as well as other relevant information is listed below.

Address: American Bank
 4029 West Tilghman Street
 Allentown, PA 18104

Routing Number: **031302997**

Account Number: _____ Checking Savings Money Market

This letter authorizes you to begin making automatic payments from the American Bank account identified above. I understand this authorization will remain in effect until I give written notification to terminate this service.

If you have any questions about this request, please contact me at the number shown below. Thank you in advance for your anticipated cooperation.

Sincerely,

Signature

Printed Name

Address

City, State, Zip

Phone

Direct Deposit Authorization Letter



Date

Name of the Company that Makes Direct Deposit

Address

City, State, Zip

I recently opened a new account with American Bank and I would like to have my direct deposits changed to this account. My American Bank account number as well as other relevant information is listed below.

Address: American Bank
 4029 West Tilghman Street
 Allentown, PA 18104

Routing Number: **031302997**

Account Number: _____ { } Checking { } Savings { } Money Market

This letter authorizes you to begin making direct deposits to the American Bank account identified above. I understand this authorization will remain in effect until I give written notification to terminate this service.

If you have any questions about this request, please contact me at the number shown below. Thank you in advance for your anticipated cooperation.

Sincerely,

Signature

Printed Name

Address

City, State, Zip

Phone

Account Closing Letter



Date

Bank's Name

Address

City, State, Zip

Please consider this as official notification to close my account(s) at your financial institution. Below, I have listed all of the accounts I would like closed. Please send me a check for the closing balance(s) to my address indicated within this letter.

Account Number: _____ Checking Savings Other

Account Number: _____ Checking Savings Other

Account Number: _____ Checking Savings Other

If you have any questions about this request, or if you require other authorization forms to be completed, please contact me at the number shown below. Thank you in advance for your anticipated cooperation.

Sincerely,

Signature

Printed Name

Address

City, State, Zip

Phone

Email (Optional)

Our goal is to provide a valuable information resource to cover the most frequently asked questions concerning our Switch Kit.

- **What is a Switch Kit?**
- **Who can use the Switch Kit?**
- **Do I have to be a customer of American Bank to use the Switch Kit?**
- **What information will I have to know when completing the Switch Kit?**
- **Who should I send the change of Automatic Payment Authorization Letter to?**
- **Who should I send the change of Direct Deposit Authorization Letter to?**
- **I currently receive direct deposit of my Federal Benefits. Can I switch the direct deposit of my Federal Benefits to my American Bank account?**
- **When should I send the Account Closing Letter?**
- **Who can I contact if I need assistance?**

Q: What is a Switch Kit?

The Switch Kit assists you in closing an account at another financial institution, transfer the funds to your new American Bank account, and enables you to change any direct deposits or automatic payments from your current account(s) to your American Bank account(s). The Switch Kit also contains easy to follow steps, along with account transfer paperwork, which will help you make the switch from your current financial institution to American Bank straightforward and trouble-free.

Q: Who can use the Switch Kit?

Anyone who desires to switch their account(s) from another financial institution to American Bank may utilize the Switch Kit.

Q: Do I have to be a customer of American Bank to use the Switch Kit?

Yes, you will need to open an account with American Bank prior to using the Switch Kit. This lets you determine where to send all of your payments and to notify your employer or other sources where to send your direct deposits. Before you close your current account(s), it may take more than one statement cycle for all of your checks, automatic payments and withdrawals to clear or be updated at your current financial institution. You will need to determine how much money should remain in your account(s) to cover any pending transactions.

Q: What information will I have to know when completing the Switch Kit?

You will need the following information when completing the Switch Kit:

- Your account number where you are transferring the funds *from*
- Your American Bank account number where you are transferring the funds *to*
- Name, address, account number of the Direct Deposit and Automatic Payment companies you are currently using (refer to the catalog of conventional automatic payments and direct deposits displayed on the "Switch Kit Checklist" page for a listing of commonly used payments and deposits)

Q: Who should I send the change of Automatic Payment Authorization Letter to?

The Automatic Payment Authorization Letter can be sent to all of the companies that automatically deduct payments from your account.

Q: Who should I send the change of Direct Deposit Authorization Letter to?

The Direct Deposit Authorization Letter can be sent to all companies (including company pension or retirement) that automatically make deposits into your account.

Q: I currently receive direct deposit of my Federal Benefits. Can I switch the direct deposit of my Federal Benefits to my American Bank account?

Yes, without you completing any forms or directly contacting the respective Federal Agency, we generally can switch the direct deposit of your Federal Benefits such as Social Security, Civil Service Retirement, Veterans Benefits, and much more from your previous financial institution account to your American Bank account. Just let us know that you are currently receiving Federal Benefit payments and, in most instances, we can make this change for you.

Q: When should I send the Account Closing Letter?

The Account Closing Letter can be sent after your automatic payments and direct deposits have cleared at your previous financial institution and you have confirmed all of those automatic payments and direct deposits are being processed through your American Bank account. The Account Closing Letter is an official notification to close your account(s) at the other financial institution.

Q: Who can I contact if I need help with the Switch Kit?

If you have any questions or require further assistance, please contact a member of our Customer Service team by phone at 610.366.1800 or toll free 1.888.366.6622. It is our pleasure to assist you.