

Moving Made Easy Checklist

Dear Member,

We are so excited you have chosen to make the move to Carolina Trust. We know you will be impressed with the benefits you receive as a member/owner of your Credit Union.

Now that you have officially requested to have your account(s) moved from another financial institution to Carolina Trust Federal Credit Union, there are a few checklist items you should keep in mind as the transition is completed.

- 1. Please refrain from using your account(s) at the other financial institution for two (2) weeks.** This should allow ample time for any checks and automatic withdrawals or debit card transactions to clear. If all items presented for payment at the other financial institution are not allowed to clear before the account is closed, you could incur a Non-Sufficient Funds (NSF) fee.
- 2. If you elect to have your paycheck automatically deposited to your Carolina Trust checking account, you should contact your employer regarding the form(s) they require to process your request.** (For your convenience, we have a generic Direct Deposit Authorization form on our website.) Your employer will need your Carolina Trust account number and our routing number, which is: 253279510. If you have a portion of your payroll deposited into a special account and plan to switch it over, don't forget to mention that to your employer as well. **The Credit Union can process and finalize any paperwork regarding the direct deposit of Government checks such as Social Security or VA benefits.**
- 3. While waiting for your other account(s) to close, you should deposit enough money into your new Carolina Trust account to cover any miscellaneous charges, such as the cost of checks.** This deposit would be in addition to the Credit Union's minimum balance requirement for your primary savings account.

If you have any questions regarding your new Carolina Trust account, please don't hesitate to contact Member Service at (843) 448-2133, ext. 3. Our staff is dedicated to making your transition to the Credit Union as easy and hassle-free as possible.

Just a Reminder – Did you remember to move these automatic transactions?

Direct Deposits:

- Payroll
- Retirement/pension payments
- Social Security benefits
- Other

Automatic Withdrawals/ACH:

- Mortgage
- Homeowner's, Auto, and/or Life Insurance Premiums
- Credit Card Payment

- Utility Company
- Phone/Wireless Company
- Cable Company
- Internet Provider
- Other