



How to Switch Banks Checklist

Switching banks can certainly be a hassle, but by taking it step by step, you can be more confident in your ability to make the change without skipping a beat.

Determine what you're looking for in a bank

Consider what makes you unhappy about your current bank. Fees? Interest rates? Customer service? Technology? This will help you determine the most important features for your needs and expectations.

Research your options

If you don't already have a bank in mind, you'll want to do some research to find the right option for you. Research each bank and account, looking specifically for information about what's most important to you.

List all automatic deposits and withdrawals coming from your current account

Make this list by reviewing your account activity using your current mobile or online banking platform. This list should include things like: direct deposits, dividend deposits, utility payments, credit card payments, mortgage or rent payments, & subscriptions. We've even created a fillable chart on the next page to help get you started!

Open your new account

Be sure to have handy a valid ID, your social security number, and the account number and routing number of your current banking relationship. While you may think opening an account means traveling to a branch, at most banks you can open your account online in just a few minutes. Opening your new account should be a quick and easy process when done online.

Use online banking to set up your automatic deposits and withdrawals

If you need to manage your accounts and payments, you can do it all from one place instead of having to go to each biller website.

Close your old account

Only close your old account once you see that each automatic deposit and withdrawal has come through your account.

Automatic Deposits & Withdrawals

Set up in new bill pay?	First payment came out of new account?	Deposit/Withdrawal	Company	Account Number (if applicable)	Dollar Amount
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Deposit - Paycheck	ABC Company	N/A	\$ 500.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	withdrawal	Utility Company	123456	\$ 54.00
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