



# Quick Switch Kit

Switching banks can be a hassle, so Ruby Valley Bank has created the Easy Switch Kit to help you move your banking relationship to Ruby Valley Bank.

**Easy. Simple. Quick.**

In this kit you will find:

1. Four Easy Steps on Switching to Ruby Valley Bank
2. Simple Answers to Frequently Asked Questions
3. Four Forms to Get Switched

# EASY

## It's Easy to Switch

*Follow these simple steps to move your banking relationship to Ruby Valley Bank.*

**1. OPEN A RUBY VALLEY BANK ACCOUNT.**

We will help you decide which account best fits your needs. Open a Ruby Valley Bank checking or savings account at either branch location.

**2. STOP USING YOUR PREVIOUS CHECKING ACCOUNT.**

Allow time for outstanding checks and debits to clear - usually about 10 days. Destroy your ATM and/or debit card(s), any unused checks, and deposit slips.

**3. MOVE YOUR DIRECT DEPOSITS TO RUBY VALLEY BANK.**

Notify anyone making direct deposits to your previous account of your new Ruby Valley Bank information. Enclosed is a direct deposit authorization form to assist you in quickly making this switch.

**4. TRANSFER ANY AUTOMATIC PAYMENTS AND DEBIT RUBY VALLEY BANK**

Notify anyone deducting automatic payments (mortgage, insurance, gym dues, etc.) of your new Ruby Valley Bank information. Enclosed is an Automatic Payment Form to assist you in quickly making this switch.

**5. CLOSE YOUR PREVIOUS CHECKING ACCOUNT.**

After all your checks and automatic payments have cleared, close your previous checking account. Enclosed is a form to notify your previous bank of your decision to close your account(s).

If you have any questions, we are always here to help at 406.842.5411.  
You can also visit any branch location. Our friendly staff will walk you through the simple steps of changing your accounts to Ruby Valley Bank. Member FDIC.

# SIMPLE

## Answers to Frequently Asked Questions

**Q: What should I do to have my paycheck deposited electronically into my Ruby Valley Bank account?**

A: Enclosed is a Direct Deposit Authorization Form that you can complete and sign to authorize the payroll switch. This form should be given to your payroll depositor.

**Q: What should I do to have my Social Security payment directly deposited into my Ruby Valley Bank account?**

A: For Social Security direct deposits call the Social Security Administration at 1-800-772-1213, the local office in Butte at 1-406-723-8246 or go to [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm)

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

A: Enclosed is an automatic payment form to have drafts/automatic payments transferred to your Ruby Valley Bank account. Once you have cancelled the automatic deduction we can also set up new automatic deductions for you on Internet Banking with Bill Pay, so you'll have more control over them.

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

A: Call a Ruby Valley Banker at 406-842-5411 in Sheridan or 406-684-5678 in Twin Bridges if you need help.

**Q: Where can I get more Automatic Payment and Direct Deposit Forms?**

A: By stopping by any of our branch locations or printing additional copies from the web site.

**Q: How do I close my previous checking account?**

A: Enclosed is an Account Closing Form that can be used to notify your previous bank of your closing request.

If you have any questions, we are always here to help at 406.842.5411.  
You can also visit any branch location. Our friendly staff will walk you through the simple steps of changing your accounts to Ruby Valley Bank. Member FDIC.

# QUICK

## Instructions and Forms

We are including four forms that will help you make a quick and easy switch to Ruby Valley Bank! Just complete and send these to the appropriate contacts to open a new account, have automatic payments and direct deposits moved to your new Ruby Valley Bank account, and close your previous account.

### FORM 1 - ESTABLISH YOUR NEW ACCOUNT

- Use the Consumer Deposit Account Application form to open a Ruby Valley Bank checking or savings account. Bring the completed form to any Ruby Valley Bank branch. A customer service representative will be happy to assist you with the rest of the process.

### FORM 2 - CHANGE AUTOMATIC WITHDRAWALS

- Use the Change Automatic Withdrawals form to set up automatic payments from your Ruby Valley Bank account and notify each merchant of your new bank information.

### FORM 3 - CHANGE DIRECT DEPOSITS

- Use the Change Direct Deposit form to establish Direct Deposit or change Direct Deposit from accounts at other banks to Ruby Valley Bank accounts. Use one copy for each direct deposit you need to have set up.

### FORM 4 - CLOSE ACCOUNTS

- Use the Close Account form to close accounts at other banks. You can use one form for all accounts at the same financial institution. Use separate forms for each bank if accounts are at different banks.

If you have any questions, we are always here to help at 406.842.5411.  
You can also visit any branch location. Our friendly staff will walk you through the simple steps of changing your accounts to Ruby Valley Bank. Member FDIC.

## CHANGE AUTOMATIC WITHDRAWAL

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Company Authorized for Automatic Withdrawal

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

To Whom It May Concern:

You are currently withdrawing \$ \_\_\_\_\_ (amount) from my account on a weekly / bi-weekly / monthly / annual basis (circle one).

Previous Financial Institution: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_

Financial Institution Account Number: \_\_\_\_\_

Please cancel the withdraws from the above account, effective \_\_\_\_\_ (date), and debit them from:

*Ruby Valley Bank*

*103 N. Main, Sheridan, MT 59749*

*Ruby Valley Bank Routing Number: 092904185*

*Ruby Valley Bank Account Number: \_\_\_\_\_*

If you have questions about this request, please contact me during the **DAY/EVENING** (circle one) at ( ) \_\_\_\_\_ (phone number).

Thank you,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (please print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

## CHANGE DIRECT DEPOSIT

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employer / Depositor's Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

To Whom It May Concern:

You are currently depositing \$\_\_\_\_\_ (amount) into my account on a weekly / bi-weekly / monthly / annual basis (circle one) to the following account.

Previous Financial Institution: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_

Financial Institution Account Number: \_\_\_\_\_

Please cancel my deposit from the above account, effective \_\_\_\_\_ (date), and send them to:

*Ruby Valley Bank*

*103 N. Main, Sheridan, MT 59749*

*Ruby Valley Bank Routing Number: 092904185*

*Ruby Valley Bank Account Number: \_\_\_\_\_*

If you have questions about this request, please contact me during the **DAY/EVENING** (circle one) at ( ) \_\_\_\_\_ (phone number).

Thank you,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (please print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

Please check with your employer for other information needed. (SSN, Employee ID#, ect.)

## CLOSE ACCOUNT

\_\_\_\_\_  
Date

\_\_\_\_\_  
Financial Institution Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP

To Whom It May Concern:

Effective \_\_\_\_\_ (date), please close the following account(s) and send a check for the remaining balance(s) to me at the address listed below:

Checking Acct. # \_\_\_\_\_

Checking Acct. # \_\_\_\_\_

Savings Acct. # \_\_\_\_\_

Savings Acct. # \_\_\_\_\_

Please close my certificate of deposit account(s)

\_\_\_\_\_/\_\_\_\_\_ (account numbers) upon maturity.

If you have questions about this request, please contact me during the **DAY/EVENING** (circle one) at ( ) \_\_\_\_\_ (phone number).

Thank you,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (please print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP