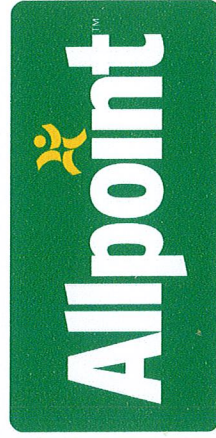


## IRCO ATM Locations

- Main Office - 450 Hillcrest Blvd., Phillipsburg
- Branch - 2240 Northampton St. - Easton
- Ahart/Frinzi/Smith Insurance - Harmony, NJ
- Easton Library, 515 Church St. - Easton
- Easton Hospital (ER & Cafeteria)
- St. Luke's Warren Hospital (Cafeteria & Lobby)



Over 55,000 Surcharge-Free ATMs

Questions?  
Contact the Savings Dept.  
at 908.859.1811



### Main Office

450 Hillcrest Blvd.

Phillipsburg, NJ 08865

908.859.1811 800.538.1572

F 908.859.2118

*"Across from Phillipsburg High School"*



### Easton Branch

2240 Northampton St.

Easton, PA 18042

610.258.0123

F 610.438.5462

*"Across from Meuser Park"*

[WWW.IRCOCU.COM](http://WWW.IRCOCU.COM)



# MAKE THE SWITCH!

Checking  
Account  
Switch Kit

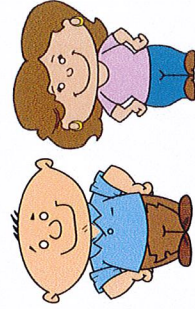


## Make The SWITCH To An IRCO Share Draft Checking Account!

In today's tough economy, we know it's hard to stretch your money. Why pay high bank fees when you can save money with a great low-cost checking account from your credit union!

We know that making a switch can be a chore, but we're here to help. In 3 easy steps you can transfer your deposits and payments to your new IRCO Checking Account with all of these great benefits:

- ◆ **FREE** Overdraft Protection from Savings
- ◆ **FREE** Virtual Branch Online Banking
- ◆ **FREE** Online Bill Pay
- ◆ **FREE** eStatements
- ◆ **FREE** Mobile Banking App
- ◆ **FREE** Remote Deposit Check Capture
- ◆ **FREE** **VISA** Debit Card
- ◆ **FREE** 55,000 ATMs on **ALLPOINT** Network



- Your Credit Union -  
Always Looking Out For the  
Little Guy & Gal



## Just 3 Easy Steps:

**1** Stop by one of our offices to open an IRCO checking account. You'll receive starter checks and your first box of checks will be mailed to you within 7 to 10 business days. **VISA** Debit cards also available.

**2** Direct Deposit and Automatic Payment Change Notices

Submit these forms to the companies that deposit monies or debit payments from your existing checking account, including your payroll dept. Attach a voided check, if required.

**3** Checking Account Closure Notice

After any automatic transfers have stopped and your direct deposit is now coming to IRCO, and all checks have cleared, take or send this form to your old financial institution and they should forward the remaining balance to your new IRCO checking account.

*That's It!*

## Checking Options

### STANDARD CHECKING

- Maintain \$250- no monthly service charge
- Under \$250 - \$10.00 per month

### VIP CHECKING 24 to 54 yrs.

- Direct Deposit
- FREE eStatements

### NET GEN Club 17 to 23 yrs.

- NO minimum balance required
- NO monthly service charge
- FREE first 50 checks

### ON-THE-GO Club Seniors 50+

- NO minimum balance required
- NO monthly service charge
- FREE box of checks per year





## Automatic Payment Change Notice

Complete and submit this form to any company that automatically **WITHDRAWLS** funds from your existing checking account.

### Previous Financial Institution:

Name of Institution

Account No.

Address

City State Zip

### IRCO Member Information:

Name

Soc. Security No. Day Phone No.

Name of Employer

Street City State Zip

### New Financial Institution Information:

IRCO Member Number: \_\_\_\_\_

I hereby authorize payments to be automatically deducted from my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

IRCO Community Federal Credit Union  
450 Hillcrest Blvd, Phillipsburg, NJ 08865

908-859-1811 Routing # **221278035**

## Automatic Payment Change Notice

Complete and submit this form to any company that automatically **WITHDRAWLS** funds from your existing checking account.

### Previous Financial Institution:

Name of Institution

Account No.

Address

City State Zip

### IRCO Member Information:

Name

Soc. Security No. Day Phone No.

Name of Employer

Street City State Zip

### New Financial Institution Information:

IRCO Member Number: \_\_\_\_\_

I hereby authorize payments to be automatically deducted from my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

IRCO Community Federal Credit Union  
450 Hillcrest Blvd, Phillipsburg, NJ 08865

908-859-1811 Routing # **221278035**

## Automatic Payment Change Notice

Complete and submit this form to any company that automatically **WITHDRAWLS** funds from your existing checking account.

### Previous Financial Institution:

Name of Institution

Account No.

Address

City State Zip

### IRCO Member Information:

Name

Soc. Security No. Day Phone No.

Name of Employer

Street City State Zip

### New Financial Institution Information:

IRCO Member Number: \_\_\_\_\_

I hereby authorize payments to be automatically deducted from my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

IRCO Community Federal Credit Union  
450 Hillcrest Blvd., Phillipsburg, NJ 08865

908-859-1811 Routing # **221278035**



## Direct Deposit Change Notice

Complete and submit this form to any company that automatically **DEPOSITS** funds to your existing checking account.

### Previous Financial Institution:

Name of Institution

Account No.

Address

City

State

Zip

### IRCO Member Information:

Name

Soc. Security No.

Day Phone No.

Name of Employer

Street

City

State

Zip

### New Financial Institution Information:

IRCO Member Number: \_\_\_\_\_

Select One: Checking \_\_\_\_\_ Savings \_\_\_\_\_

I hereby authorize my direct deposit to be sent to my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

IRCO Community Federal Credit Union: 450 Hillcrest Blvd., Phillipsburg, NJ 08865  
908-859-1811 Routing No. **221278035**

## Direct Deposit Change Notice

Complete and submit this form to any company that automatically **DEPOSITS** funds to your existing checking account.

### Previous Financial Institution:

Name of Institution

Account No.

Address

City

State

Zip

### IRCO Member Information:

Name

Soc. Security No.

Day Phone No.

Name of Employer

Street

City

State

Zip

### New Financial Institution Information:

IRCO Member Number: \_\_\_\_\_

Select One: Checking \_\_\_\_\_ Savings \_\_\_\_\_

I hereby authorize my direct deposit to be sent to my new IRCO Checking Account. I have attached a copy of a voided check for reference.

Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

IRCO Community Federal Credit Union: 450 Hillcrest Blvd., Phillipsburg, NJ 08865  
908-859-1811 Routing No. **221278035**

Cut Here

## Checking Account Closure Notice

After completing the previous 2 forms and **ALL ACCOUNT ACTIVITY HAS CEASED**, submit this form to your previous financial institution.

### Previous Financial Institution:

Name of Institution

Account No.

Address

City

State

Zip

Checking Account No.

Name

Soc. Security No.

Day Phone

Joint Owner If Applicable

### New Financial Institution Information:

IRCO Member Number: \_\_\_\_\_

Select One: Checking \_\_\_\_\_ Savings \_\_\_\_\_

I hereby authorize the closing of my checking account. All checks have cleared the account and all direct deposits and automatic payments have been stopped.

Effective Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Joint Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please Send Balances To:  
IRCO Community Federal Credit Union  
450 Hillcrest Blvd., Phillipsburg, NJ 08865

908-859-1811 Routing # **221278035**



Use this form to keep a record of all the contacts you've made.

- print additional copies, as needed -

## Automatic Deposits

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Request Made: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

☐ Letter mailed ☐ Called (who you spoke to): \_\_\_\_\_

☐ Completed Notes: \_\_\_\_\_

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Request Made: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

☐ Letter mailed ☐ Called (who you spoke to): \_\_\_\_\_

☐ Completed Notes: \_\_\_\_\_

## Automatic Deductions

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Request Made: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

☐ Letter mailed ☐ Called (who you spoke to): \_\_\_\_\_

☐ Completed Notes: \_\_\_\_\_

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Request Made: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

☐ Letter mailed ☐ Called (who you spoke to): \_\_\_\_\_

☐ Completed Notes: \_\_\_\_\_

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Request Made: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

☐ Letter mailed ☐ Called (who you spoke to): \_\_\_\_\_

☐ Completed Notes: \_\_\_\_\_