

Personal Account Switch Kit

- 1. Choose your account.** Figure out which account is right for you by calling us at 575-758-6700 or reviewing our personal banking products at: www.centinelbank.com
- 2. Open your account.** You can open your account in person at either of our branch offices or complete an application online at www.centinelbank.com.
- 3. Meet one of your Customer Service Representatives.** One of our Customer Service Representatives will call you to welcome you and walk you through the next steps. Your account number will be assigned at this time. Be sure to bring identification with you for each signer on the account. Use the *Identification Needed List* on page 3 to make sure you have everything you need to finalize the your account opening.
- 4. Switch your direct deposit.** To receive direct deposit of your paycheck in your new account, give your employer a voided check from your new account or provide your employer with our routing number (107001261) and your new account number.
- 5. Log-in to online banking.** Online banking lets you do all your banking electronically and save paper. You can view your account activity, transfer funds between your accounts or pay your bills through *Bill Pay*. Use your eCBT ID# to log into our online banking and change your password. While you are logged in, sign up for *eStatements* so you can receive your account statements electronically.

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6. Begin paying bills. Log in to online banking and click on *Bill Payment* to add your payee list and begin paying bills immediately. You can pay bills manually or set up recurring payments. You will need pertinent information such as the recipient and the mailing address listed on your bill.

7. Switch your automatic payments. Review your current bank statement and provide each payee with your new account information, or use the *Bill Pay* service in online banking to establish automatic payments from your Centinel Bank account (depending on how your automatic payments are set up).

Centinel Bank of Taos
PO Box 818
Taos, NM 87571
575-758-6700
www.centinelbank.com

8. Use your Centinel Bank Debit Card. You will receive your ATM/debit card at your home address 7–10 days after opening your account. Call the 1-800 number mailed to you with your card to activate the card and set your 4-digit PIN. For security, you must call from one of the phone numbers you provided when opening your account. If you have any problems, please call us at 575-758-6700.

9. Receive your checks. If you ordered checks, you can expect them to arrive at your mailing address within 7-10 business days.

10. Close your old account. Verify that all checks have cleared your old account and that all automatic debits and credits have been switched to your new account. Contact your old bank to inform them that you are closing the account and have them mail a check for any outstanding balance to you or directly to Centinel Bank of Taos for deposit.

11. *You're done! Welcome to Centinel Bank of Taos.*

Identification Needed to Open a Personal Account

The following identification documents are needed to open a Personal Account for each signer on the account:

US Citizens:

For each signer on the account, you will need:

(1) One form of primary identification

Examples: Unexpired driver's license, state issued ID, military ID or passport.

(2) One form of secondary identification

Examples: Unexpired signed credit or debit card, social security card, work ID or badge, Medicare or Medicaid card, or school ID.

(3) Proof of physical address

Examples: Current address on unexpired ID, current utility bill, notarized letter from landlord, etc.

Non-US Citizens:

For each signer on the account, you will need:

(1) An identification number

Examples: a SSN, ITIN or Passport with Country of Issuance and W-8BEN, or Alien Card #.

(2) Two forms of primary identification

Examples: US issued unexpired driver's license, State ID card, passport, alien registration, visa, military ID, national identification card, temporary resident form I-688, Employment Authorization Card Form I-688A, I-688B, I-766, or border crossing card with date issued.

(3) One form of secondary identification

Examples: US tax identification card, unexpired signed debit or credit card, work ID or badge, US citizenship and immigration services photo ID, foreign driver's license, birth certificate, Medicare/Medicaid card, school ID, W-8 BEN, voter registration card, or a pay stub.

(4) Proof of physical address (if your address on your ID is not up to date)

Examples: Current address on unexpired ID, current utility bill, notarized letter from landlord, etc.