



# Checking Switch Checklist

## Changing checking accounts can be a hassle. We've made it easier for you!

Whether you opened your checking account already or are preparing to do so, the checklist below walks through the steps to easily **make the switch to GECU**.

### Open your new GECU checking account

1

- Open your new GECU checking account before closing your old account to ensure you always have an active banking relationship.
- Enroll in **Online Banking** and **mobile app**<sup>1</sup> with GECU to easily access your new account, **transfer money** in from another financial institution, set up **eStatements** and **Bill Pay**,<sup>2</sup> use **Mobile Deposit**, and more.

### Set up auto pay and direct deposit

2

- Update **direct deposit** information with your employer or benefits provider.
  - **Good news:** Once your direct deposit is set up, you can receive your paycheck and other ACH payments up to two days early with **Early Pay**.<sup>3</sup>
- Review the transaction history on your former checking account for automatic or recurring payments. Then update your payment details for these items by using GECU's routing number (2420-7682-1) and your account number (provided to you at account opening).

#### Key organizations to notify for Direct Deposits:

- Your employer or benefits provider (paycheck)
- The company handling your retirement/pension payments
- Social Security Administration
- Brokerage/money manager

#### Common companies to notify regarding automatic ACH or debit card transactions:

- Rent/mortgage company
- Insurance company (home, auto, life, etc.)
- Utility company (gas, water, electric, etc.)
- Phone/internet/cable providers
- Other recurring payments, such as: gym memberships, streaming services, childcare, etc.

### Fund your new GECU Checking account

3

- Utilize **External Transfers** within Online Banking and our mobile app to move money from your previous account to your new GECU checking account.
- Leave enough funds in your old account for any checks or automatic payments that haven't cleared yet.

See reverse side for details.



General Electric  
Credit Union

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Continued.

## Close your existing account

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- Close your former account once all outstanding items clear. Utilize **External Transfers** to move the remaining balance to your GECU checking account. Alternatively, your previous financial institution may mail a check for the leftover amount that you can deposit using **Mobile Deposit**.
- Obtain written confirmation of the account closure to avoid unexpected fees for inactivity or unauthorized transactions. Destroy any checks or debit cards from your former account.

## Tips to make your new banking experience even easier



With your new checking account set up, you can manage and set up alerts using **Debit Card Controls**, set up recurring payments with **Bill Pay**, create a budget with **Money Management**, and customize alerts within Online Banking and our mobile app.



Enroll in **Round-Up** to round each debit card purchase to the nearest dollar and we'll deposit the extra change into a GECU savings or Money Market account automatically. Plus, we will match 5% of rounded-up funds each month, up to \$350 a year!<sup>4</sup>



Add your new GECU debit card to your **digital wallet**. Make digital payments safely and securely, in-store, in-app, and online with: Apple Pay<sup>®</sup>, Samsung Pay<sup>™</sup>, Google Pay<sup>™</sup>, Garmin Pay<sup>™</sup>, or Fitbit Pay<sup>™</sup>.



Enroll with **Zelle**<sup>®</sup>! It is a convenient way to send and receive money with friends, family, and others you trust, wherever they bank in the U.S.<sup>5</sup>



## Want to learn more?

For more information on our checking accounts, visit: [gcreditunion.org/checking](https://gcreditunion.org/checking)

For questions, contact us at: **800.542.7093**

You deserve better. **Bank with us!** | Chat with us: [gcreditunion.org/contact-us](https://gcreditunion.org/contact-us)

**Membership eligibility available throughout the tristate. Visit [gcreditunion.org/membership](https://gcreditunion.org/membership) for details.** <sup>1</sup>**Online Banking**, our mobile app, and text alerts are free to use; however, mobile/internet data and text message charges from your service provider may apply. <sup>2</sup>**Bill Pay**: Bill Pay must be used in conjunction with a GECU checking account. <sup>3</sup>**Early Pay**: For GECU consumer checking accounts only; not available on GECU: money market, business checking, or Health Savings Accounts. Early Pay is a service in which we credit eligible ACH deposits up to two business days early. The timing of when these transactions will be credited is based on when the payer submits the information to us. This means the timing of when transactions are credited could vary and funds may not be received early. We cannot guarantee that you will receive Early Pay due to unanticipated circumstances. Eligible ACH deposits include, but are not limited to: payroll, pensions, and government deposits. Other deposits, such as: check or mobile deposits and card transactions are not eligible for Early Pay. Early Pay is automatic and there is no fee, you can opt out at any time. Learn more at [gcreditunion.org/earlypay](https://gcreditunion.org/earlypay). Early Pay is offered at the discretion of GECU, and we reserve the right to cancel the service at any time and without notice to you. <sup>4</sup>**Round-Up** is available for: Simply Free, Choice, and Amplified High-Yield Checking accounts. Funds will be added to member's chosen GECU savings or money market account; excluding Certificates, IRAs, or IRA Money Market accounts. Match will be paid on eligible funds at the end of the month with an annual match limit up to \$350; reportable on IRS Form 1099. <sup>5</sup>**Zelle**: U.S. checking or savings account required to use Zelle<sup>®</sup>. Transactions between enrolled consumers typically occur in minutes.

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