OHNWARD
BANK & TRUST
An Ohnward Bancshares Bank

SWITCH KIT

GUIDE TO MAKING SWITCHING TO OHNWARD EASY.

Interested in switching your accounts to Ohnward Bank & Trust, but not sure how to get started? That's why we've developed the Ohnward Bank & Trust Switch Kit, a step-by-step checklist to help make your transition to a new Ohnward Bank & Trust account quick and easy.

Just follow the simple steps to get started.

If we can be of any assistance throughout the transition, please call any of our branch locations or our customer service department at 866-852-5230 . Thank you for choosing Ohnward Bank & Trust. We value and appreciate your business!

Member FDIC
EQUAL HOUSING LENDER

SWITCH KIT: 6 SIMPLE STEPS

Step 1 OPEN AN ACCOUNT

Visit our website at www.ohnwardbank.bank to find the Ohnward Bank & Trust location closest to you.

Stop by a bank location for help selecting the accounts that will work best for your needs. You can also review our account options on our website under Personal Banking.

Call us at 866-852-5230 if you have any questions.

Step 2 SIGN UP FOR OHNWARD BANK & TRUST ONLINE BANKING

Our online banking service allows you to easily make changes and track your account activity. To get started, visit ohnwardbank.bank and click on Enroll in Online Banking under the Internet Banking Login at the top right corner of the homepage.

Step 3 STOP USING YOUR FORMER ACCOUNT

Begin using your new Ohnward Bank & Trust account as soon as possible.

Be sure to leave sufficient funds in your former account until all of your checks have cleared and any automatic withdrawals have been successfully transferred to Ohnward Bank & Trust.

Step 4 CHANGE YOUR DIRECT DEPOSITS TO OHNWARD BANK & TRUST.

Contact your employer and other sources of direct deposits to change them to your Ohnward account. You can use our included Direct Deposit Authorization Change Form, and attach a voided Ohnward Bank & Trust check to the form.

Step 5 CHANGE YOUR AUTOMATIC PAYMENTS OR WITHDRAWALS TO OHNWARD BANK & TRUST

Automatic payments such as utility bills and other vendor payments that are automatically debited from your account will need to be notified of the new Ohnward Bank & Trust account. Have your new checking account number and routing number handy when you call or go online to make the switch. If they require written notification, use our included Automatic Payment or Withdrawal Authorization Change Form.

Step 6 CLOSE YOUR FORMER ACCOUNT AT THE OTHER INSTITUTION

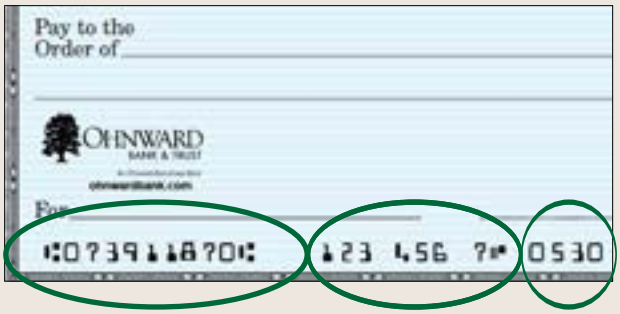
Use our attached Account Closing Form to close your account at the other banking institution.

Once you close your account at the other institution, remember to shred or destroy any old checks for security

ROUTING & ACCOUNT NUMBERS

The bank's routing number is the 9-digit number located in the bottom left corner of your check.

Your account number is the set of numbers appearing just after the routing number or to the right of the check sequence number. Although your Account Number may contain spaces and symbols, do not type them.



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AUTOMATIC PAYMENT CHECKLIST

Use this form to gather all of your auto pay and deposit information in one place for easy reference.

Automatic Payment Checklist

PAYMENT	COMPANY	ACCOUNT NUMER	AMOUNT	DATE DUE
Mortgage/Rent				
Auto Loan				
Insurance				
Credit Card 1				
Credit Card 2				
Credit Card 3				
Gas/Oil				
Electric				
Cable/TV				
Telephone				
Cell Phone				
Water				
Trash Removal				
Internet Provider				
Health Club				
Investments				
IRA/Retirement				
Charities				
Daycare				
Tuition/School				
Other				

Direct Deposit Checklist

PAYMENT	COMPANY	ACCOUNT NUMER	AMOUNT	DATE DUE
Employee Payroll				
Pension/Retirement Plans				
Social Security				
Investment Incomes				
Other				

Useful numbers and Websites

Social Security Administration	800-772-1213	www.ssa.gov
Office of Personnel Management	888-767-6738	www.opm.gov
Railroad Retirement Board	800-808-0772	www.rrb.gov
Department of Veterans Affairs	877-838-2778 or 800-827-1000	www.va.gov

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ACCOUNT CLOSING

Use this form to Close Your Account at another bank institution and request a check for the remaining balance.

To: (Bank Name)

(Bank Address)

(City, State, Zip)

Primary Account Holder: (Your Name)

(Home Address)

(City, State, Zip)

Cell/Phone:

Secondary Account Holder: (Secondary Name)

(Secondary Home Address)

(Secondary City, State, Zip)

Please accept this as my authorization and direction to close my account with your institution. Date:

Account Number:

◉ Checking ○ Savings ○ CD ○ Money Market (Check one)

Please send the check in the amount of my account balance plus any accrued interest to my attention at the address on file.

If you should have any questions regarding this transaction please call me at the number listed above.

Sincerely, _____ Sign Here

_____ Print Name

Note:

If there are multiple accounts involved please complete a form for each account.
Verify all checks and payments have cleared prior to submitting this form to close your account.

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AUTHORIZATION CHANGE FORM

Use this form to change your Automatic Payments or Withdrawals to Ohnward Bank & Trust (e.g. loan payment, insurance payment, transfers to brokerage accounts or savings accounts).
Note: if you have multiple payments involved please use a form for each payment.

To: (Company Name)

(Address of Company)

(City, State, Zip)

From: (Your Name)

(Your Home Address)

(City, State, Zip)

Cell/Phone:

Please accept this letter as authorization to change the bank account information for automatic payments or withdrawals

Date:

In the Name of:

Customer Account Number:

Payment Type: (i.e. Mortgage, Auto, Utilities, etc)

Approximate amount of transfer:

Effective immediately, the new bank information is as follows:

Ohnward Bank & Trust Bank Account Number:

◯ Checking ◯ Savings ◯ CD ◯ Money Market (Check circle)

ABA Bank Routing Number: **073911870**

If you should have any questions regarding this transaction please call the number listed above.

Please send me written confirmation of when the change will be effective.

Sincerely,

Sign Here

Print Name

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DIRECT DEPOSIT CHANGE FORM

Use this form to change your direct deposit to Ohnward Bank & Trust (payroll, dividends, royalties, etc.)

To: (Company Name/Employer Name)

(Address of Employer Company)

(City, State, Zip)

Primary Account Holder: (Your Name)

(Home Address)

(City, State, Zip)

Cell/Phone:

Secondary Account Holder: (Your Name)

(Home Address)

(City, State, Zip)

Please accept this letter as authorization to change the bank account information for direct deposit

Date:

In the Name of:

Customer Account Number:

Payment Type: (i.e. Payroll, Pension/Retirement, Investment Income, other-please specify)

I am aware that some automatic deposits require advance notice of changes. Please include those notice periods when determining the new effective date.

Effective immediately, the new bank information is as follows:

Ohnward Bank & Trust Bank Account Number:

◯ Checking ◯ Savings ◯ CD ◯ Money Market (Check circle)

ABA Bank Routing Number: **073911870**

If available, attached is a voided check from my account.

If you should have any questions regarding this change, please call the number listed above.

Please send me written confirmation of when the change will be effective.

Sincerely,

Sign Here

Print Name