

EZswitch

The EZ way to switch your checking to
Financial Resources!



F I N A N C I A L R E S O U R C E S

FEDERAL CREDIT UNION

Switch your Checking with EZSwitch

Switching your checking account to Financial Resources is easy. Follow this handy checklist for a smooth transition of your checking service.

▶ Open your new Checking Account at Financial Resources Federal Credit Union

- ✓ **FREE** Checking to open with as little as \$25. An Interest Checking option is also available.
- ✓ **FREE** 24/7 access to your accounts with WebBranch™ Internet Banking, by phone with Account-Line24 - 800.933.3280, or on your Web-enabled⁽¹⁾ Mobile device at <http://m.myfinancialresources.org>
- ✓ **FREE** Bill Payer
- ✓ **FREE** Direct Deposit
- ✓ **FREE** Visa® Debit Card with access to over 50,000 surcharge-free ATMs across the country with the Allpoint and MoneyPass ATM networks



▶ Note our **Routing Number** and your **Account Number** on the starter checks you receive. You'll need these numbers for the next steps.

▶ Switch your Direct Deposits

– **Paycheck Direct Deposit?** Ask your company or organization for their direct deposit form. Your employer may prefer using their form but you may be able to use the one we've provided on page 3.

– **Social Security?**

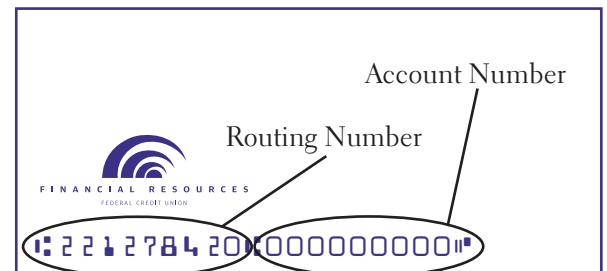
Call 1.800.772.1213

– **Veteran's Benefits?**

Call 1.800.827.1000

– **Dividend or Insurance Payments?**

Contact the organization or use the forms provided



▶ Switch your automatic payments

Call each company that automatically deducts payments from your checking account, such as a utility bill, loan payment, or insurance premium. Let them know you've switched your checking account. You may need to complete an authorization form, but some will let you switch over the phone or through their Web site. Our handy forms found on page 4 can help.

▶ Switch your debit card charges to your Checklink Visa® Debit Card

Contact companies that you have authorized to receive payment using your old debit card and tell them to debit your new CheckLink Visa. They'll need your new card number and expiration date.

▶ Stop using your old account

– **Have all your checks cleared?**

Make sure you don't have any outstanding checks.

– **Have Direct Deposits changed?**

It can take up to a month for your direct deposits to change.

– **Have automatic payments changed?**

It can take several weeks for your payments to change.

▶ Close your old account

Once you verify all checks have cleared, and direct deposits, automatic payments and debit card payments have changed, close your account and have the remaining balance sent to you or deposited to your new Financial Resources checking account. Use our handy letter found on page 5 to speed up this process.

▶ Finally, *destroy your old checks, debit and ATM cards.*

Set up 24/7 access to your accounts

Free Phone Access – AccountLine24

- ▶ Call 1.800.933.3280
 - Press 2 to go to the AccountLine24 Menu
 - Press 1 for English; Press 2 for Spanish
 - Press 1 for Account Information
 1. Enter your Account Number followed by the # sign. This can be either your Checking account (Press 1) or a Savings account (Press 2).
 2. You will then be asked to enter your Personal Identification Number (PIN). The first time you use AccountLine24, your PIN number will be the month and day of your birth (MMDD).
 3. Press 9 to change your PIN (*You should change your PIN after going to AccountLine24 for the first time as it will be used to set up your Password for online WebBranch – see below*).
 4. See page 4 for a guide to using AccountLine24.

Free Online Access – WebBranch

- ▶ Visit www.MyFinancialResources.org
- ▶ View the online Demo by clicking on the “Demo” link found under the “WebBranch Login” found on the Home Page
- ▶ To register for WebBranch Internet Banking, click on the “New User” link found under the “WebBranch Login” found on the Home Page
- ▶ Click on the “Begin” button to begin your Internet Banking Registration
- ▶ Follow the online steps 1 through 3 to complete your Internet Banking Registration
- ▶ Once you've registered for WebBranch Internet Banking, you can now check balances and account statements, transfer funds between accounts, make payments and even Pay Bills for FREE. See page 6 for FAQs to using WebBranch.

Free Mobile Access – Web-enabled or Text Messaging service⁽¹⁾

- ▶ **How do I access Financial Resources FCU's Mobile Banking service?** Complete your WebBranch Internet Banking registration to get a “User ID” and “Password.” Using your Web-enabled wireless device, simply enter the Financial Resources Mobile Banking service URL (Internet address) — <http://m.myfinancialresources.org> — into the browser of your wireless device and then log in securely using your Financial Resources WebBranch Internet Banking “User ID” and “Password”.
- ▶ **How do I sign up to receive Financial Resources FCU Text Messaging?** You must first register your mobile device from your computer by going to Financial Resources FCU's Website's “Text Messaging Access” page. Follow the on-screen instructions to enter your Financial Resources WebBranch Internet Banking “User ID” and “Password”. On the Text Messaging Access set up page, click the link “Register My Device” to sign up for text messaging. You will be asked to enter information such as the phone number for your mobile device, identify your wireless carrier and specify whether the text message should be delivered to your mobile device or email account.

Direct Deposit Enrollment

New Request Change Request

Use this form to notify your employer (or any other non-governmental organization that regularly sends a payment to you) that you want the proceeds deposited directly into the Financial Resources accounts specified below.

Name	Social Security Number
Address	
City, State, Zip	

I hereby authorize (company/organization name) _____, hereinafter called "Originator," to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account(s) indicated below and the depository institution named below, hereinafter called "Depository," to credit and/or debit the same to such account.

Primary Account

Depository Name	Account Type
Financial Resources	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Routing Number	Account Number _____
2 2 1 2 7 8 4 2 0	Amount to Deposit
	<input type="checkbox"/> Net Pay <input type="checkbox"/> \$ _____ (fixed amount)

If the Originator allows direct deposit to more than one account, I elect to have part of my proceeds put into the following account:

Optional Secondary Account

Depository Name	Account Type
Financial Resources	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Routing Number	Account Number _____
2 2 1 2 7 8 4 2 0	Amount to Deposit
	<input type="checkbox"/> Net Pay <input type="checkbox"/> \$ _____ (fixed amount)

This authority is to remain in full force and effect until Originator has received written notification from me of its termination in such time and in such manner as to afford Originator and Depository a reasonable opportunity to act on it.

Signature _____ Date _____

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If the Originator allows direct deposit to more than one account, I elect to have part of my proceeds put into the following account:

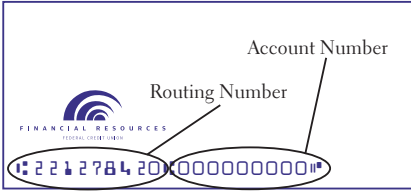
Optional Secondary Account

Depository Name	Account Type
Financial Resources	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Routing Number	Account Number _____
2 2 1 2 7 8 4 2 0	Amount to Deposit
	<input type="checkbox"/> Net Pay <input type="checkbox"/> \$ _____ (fixed amount)

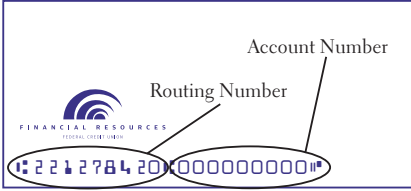
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Signature _____ Date _____

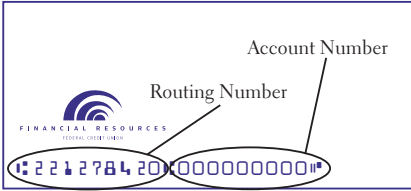
Automatic Payments Change Request (ACH Debits)

To (Payee Name)	Payee Address	Account Number (Insert your account number with the payee)
Your Name	Your Address	
<i>I have opened a new account at Financial Resources. Please change your records so that my electronic payments to you are deducted from my new account:</i>		
<input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account		Personal Check Example
Financial Resources Routing Number: 2 2 1 2 7 8 4 2 0		
Financial Resources Account Number: _____		
Signature	Telephone Number	

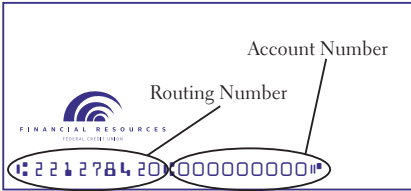
Automatic Payments Change Request (ACH Debits)

To (Payee Name)	Payee Address	Account Number (Insert your account number with the payee)
Your Name	Your Address	
<i>I have opened a new account at Financial Resources. Please change your records so that my electronic payments to you are deducted from my new account:</i>		
<input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account		Personal Check Example
Financial Resources Routing Number: 2 2 1 2 7 8 4 2 0		
Financial Resources Account Number: _____		
Signature	Telephone Number	

Automatic Payments Change Request (ACH Debits)

To (Payee Name)	Payee Address	Account Number (Insert your account number with the payee)
Your Name	Your Address	
<i>I have opened a new account at Financial Resources. Please change your records so that my electronic payments to you are deducted from my new account:</i>		
<input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account		Personal Check Example
Financial Resources Routing Number: 2 2 1 2 7 8 4 2 0		
Financial Resources Account Number: _____		
Signature	Telephone Number	

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Your Name	Your Address	
<i>I have opened a new account at Financial Resources. Please change your records so that my electronic payments to you are deducted from my new account:</i>		
<input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account		Personal Check Example
Financial Resources Routing Number: 2 2 1 2 7 8 4 2 0		
Financial Resources Account Number: _____		
Signature	Telephone Number	

Request to Close Account Notice

To:

From:

Please close the account(s) noted below and mail the balance, including any accrued interest, to:

Me, at the address noted above

Financial Resources
 PO Box 6999
 Bridgewater NJ 08807-6999

Account Number: _____

All transactions have cleared the account(s) and all direct deposits and/or automatic payments have been stopped.

Type of Account <small>(Check off appropriate account type)</small>	Account Number <small>(Completed by Member)</small>	Maturity Date for Closure	Authorization
<input type="checkbox"/> Checking		N/A	I authorize the closure of my checking account. All my checks have cleared the account to be closed and all Direct deposits and automatic payments have been stopped. <hr/> Signature <hr/> Joint Owner
<input type="checkbox"/> Savings/ Money Market		N/A	I authorize the closure of my savings/money market account for the principal balance plus any accrued interest due. <hr/> Signature <hr/> Joint Owner
<input type="checkbox"/> Certificate			I authorize the closure of my certificate on the maturity date for the principal balance and interest due at time of maturity. <hr/> Signature <hr/> Joint Owner

Thank you very much for your time and assistance.

AccountLine24 Menu (English, press 1; Spanish, press 2)

- 1 Account Information (Enter account # and PIN)
 - 1 Current Balance and Last Deposit
 - 2 Review Transactions
For most recent checks, press 1
For most recent deposits, press 2
 - For all transactions posted, press 3
 - For pending transactions that will post as of the current business date, press 5
To verify if a check cleared, press 6
 - 3 Transfer Funds
 - To transfer from checking to checking, press 1
 - To transfer from checking to savings, press 2
 - To transfer from savings to checking, press 3
 - To transfer from savings to savings, press 4
 - For loan to checking advance, press 6
 - For loan to savings advance, press 7
 - 4 Make A Payment
 - 5 Interest Information
 - 9 Other Accounts/Change PIN
- 2 Check Verification (For merchant use only)
- 3 Deposit Rates

At the end of each option, press 9 to return to previous menu. Options can vary depending upon which account you access.

Mobile Access – Frequently Asked Questions (FAQs)⁽¹⁾

Web-enabled Mobile Access FAQs

From your computer, visit www.MyFinancialResources.org or go directly to the Mobile Banking Service FAQs page where you can also see a demonstration of Financial Resources Mobile Banking service: <http://www.myfinancialresources.org/home/ese/mob>

Text Messaging Service FAQs

From your computer, visit www.MyFinancialResources.org or go directly to the Text Messaging Service FAQs page where you can sign up for Text Messaging service to get your account balances and last three transactions sent directly to your Mobile Device: <http://www.myfinancialresources.org/home/ese/txt>

(1) There's no charge from Financial Resources, but standard text messaging and other rates from your wireless provider still apply.

FREE WebBranch and FREE Bill Payer – Frequently Asked Questions (FAQs)

What are FREE WebBranch and FREE Bill Payer?

Manage your money from your office, the comfort of your home or wherever you have Internet access with FREE online banking. WebBranch and Bill Payer provide you with secure access to your accounts 24/7. It's the FREE, fast and easy way to access information about your accounts. With WebBranch and Bill Payer you can:

- Check transactions, balances and transfer funds between accounts
- Make payments to your Financial Resources loans
- View transaction history
- Retrieve check copies
- Save postage and pay your bills online with FREE Bill Payer
- Download account information into financial management software
- Re-order checks
- Get stock quotes and more!
- FREE FinanceWorks Online Financial Management tool

How much does WebBranch cost?

WebBranch is a FREE service that Financial Resources offers to all its members who have Internet access.

What do I need to access WebBranch?

- A means of connecting and communicating through the Internet through an Internet Service Provider (ISP)
- Your User ID and Password

How much does Bill Payer cost?

Bill Payer is a FREE service that Financial Resources offers to all its members who have a Checking account, WebBranch Internet Banking access, and Internet access.

How do I sign-up for FREE Bill Payer?

FREE Bill Payer registration is done within WebBranch. You must login to WebBranch using your User ID and Password first, then click on the "Free Bill Payer" button to sign-up for FREE Bill Payer service.

Where can I learn about Security Information using WebBranch?

Click on the "Learn More" link found under the "WebBranch Login" found on the Home Page, then follow the link for "Security Information."

Where can I learn more about Terms and Conditions for using WebBranch and Bill Payer?

Click on the "Learn More" link found under the "WebBranch Login" found on the Home Page, then follow the link for the "Terms and Conditions" Agreement. This Agreement explains the Terms and Conditions governing the Financial Resources Federal Credit Union's WebBranch Internet Banking services, including a link to the Electronic Funds Transfer Disclosure.

What are the computer requirements for WebBranch?

Click on the "Learn More" link found under the "WebBranch Login" found on the Home Page, then follow the link for "Terms and Conditions" Agreement to view the related computer and Internet access requirements for accessing WebBranch and Bill Payer.

Contact and other information:

Our Main Location:

520 US Highway 22 East, First Floor
Bridgewater, NJ 08807-2410

Our Somerset Location:

780 Easton Avenue
Somerset, NJ 08873

Our Flemington Location:

67 Church Street
Flemington, NJ 08822

Our Hillsborough Location:

1 New Amwell Road
Hillsborough, NJ 08844

Our Green Brook Location:

263 US Highway 22 East
Green Brook, NJ 08812

Our Mailing Address:

PO Box 6999
Bridgewater, NJ 08807-0999

Our Routing Number:

221278420

Our Phone Numbers:

For Credit Union Service and Information:

800.933.3280

- ▶ For Spanish, Press 1: Mon-Fri, 8 am-6 pm, Sat, 9 am-12 noon
- ▶ For AccountLine24, Press 2: 24/7
- ▶ AnytimeLoans, Press 3: 24/7
- ▶ For Member Service, Press 4: Mon-Fri, 8 am-6 pm, Sat, 9 am-12 noon
- ▶ For Collections, Press 5

For Financial Planning, Investments and Insurance: 732.729.1065 or 888.566.2876

Our Web site:

www.MyFinancialResources.org

Our Mobile Banking Internet Address:

<http://m.myfinancialresources.org>



F I N A N C I A L R E S O U R C E S

FEDERAL CREDIT UNION



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Financial Resources is an Equal Opportunity and Equal Housing Lender.

Investment products and Investment Advisory services offered through CUSO Financial Services, LP (CFS), an independent broker-dealer and SEC Registered Investment Advisor, are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Financial Advisors are employed by Financial Resources Federal Credit Union and registered through CFS. Financial Resources Federal Credit Union is in partnership with CFS (Member FINRA/SIPC).