



How to Switch Your Checking

Your stress-free guide to ensure no bills are forgotten!

If your checking account is where your paycheck is deposited and most of your bills are paid, switching to a new account might seem like a huge inconvenience. It doesn't have to be! Use our checklist to make your switch to a RiverLand Checking account as stress-free as possible.

Open your RiverLand checking account

1

Apply for a checking account **online** at riverlandfcu.org.

Smart Opening Moves:

- ☐ To maintain quick access to your cash, **wait until your debit card arrives** and is activated before moving larger balances.
- ☐ To avoid overdrafting during the switch, **leave a "money cushion"** in your old account to cover your bills or subscriptions for at least one month.

Move your payroll deposits

2

Get Payroll Flowing In

Keep your account funded with **automatic payroll deposits**. To set up direct deposit, contact your employer's HR department or benefits provider directly. Some employers have an online portal where you can make changes yourself.

What you'll need from RiverLand:

- ☐ Routing number (265082449)
- ☐ Your new account MICR number

Switch your automatic payments

3

Get Payments Switched Over

After you establish that your payroll is being deposited, it's time to switch all your payments over to your new account.

- ☐ **Review the transaction history** on your old checking
- ☐ **Make a list** of all your recurring bills or digital payments.
- ☐ **Determine how each is paid** (auto draft, check, debit card, etc.)
- ☐ **Update your payment method** with each biller to your new account.

Common places to check for saved payment methods:

- | | | |
|---|---|---|
| ☐ Mortgage/Rent | ☐ Insurance | ☐ Subscriptions (Netflix, Spotify) |
| ☐ Loans/Credit Cards | ☐ Childcare | ☐ Payment Apps (Venmo, PayPal) |
| ☐ Utilities | ☐ Gym Membership | ☐ Online Stores (Amazon, Etsy) |
| ☐ Internet/Cable | ☐ Investments | ☐ Rideshare Apps (Uber, Lyft) |

Close your old checking account

4

After you're confident that all pending transactions have cleared, close your old checking account and move your remaining balance to your new RiverLand checking account. Be sure to **notify your other financial institution** that you intend to close your account, so they can verify your final balance is \$0.



How to Switch Your Checking

Tips to power-up your new account!



Make your new Checking even better with these add-ons!

Here are a few of our favorite add-ons. Visit riverlandfcu.org to learn more about each one.



Get a Debit Card

Withdraw your cash using our vast network of FREE ATMs and make purchases effortlessly with your Mastercard® Debit Card.

☐ *Got it!*



Enroll in Round-Up Savings

Purchases made with your RiverLand Debit Card can be rounded up to the nearest dollar. The difference is then transferred into your savings!

☐ *Enrolled!*



Register for Online Banking

Keep an eye on your account balance, view your transactions, get alerts, transfer money, pay bills, and then download our mobile app to do even more!

☐ *Done!*



Use a Mobile Wallet

Add your debit card to Apple Pay or Google Pay for extra convenience. Forgot your debit card at home? All you need is your smartphone with a mobile wallet to make a purchase.

☐ *Added!*



Order Checks

While checks may seem “old school,” having a back-up set is helpful when you need to pay someone who doesn’t accept cards or online payments.

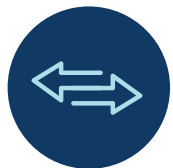
☐ *Ordered!*



Use Card Controls

Online or mobile banking gives you access to Card Controls, so you can lock your debit card if it’s lost, order a new card, and add travel notifications.

☐ *Found it!*



Connect to Another Bank/CU

Online or mobile banking allows you to connect your RiverLand checking account to another financial institution for easy money movement - in and out!

☐ *Connected!*



Set Up Bill Pay

Are you logging into separate websites to pay each of your utilities or monthly bills? Set up Bill Pay to simplify and manage your bills in one place.

☐ *Set it up!*