



Switch Kit

We're making it quick and easy to switch banks with the new *AmeriServ Switch Kit*. We give you all the tools you need to move your bank account to AmeriServ as easily as possible. Just follow these 6 simple steps!

Step 1: Open a new account with us

- Come into any AmeriServ branch to get started. Any of our friendly Personal Bankers will be happy to assist you in opening your new bank account.

Step 2: Stop using your former checking account

- Be sure to leave sufficient funds in your former account to cover any outstanding checks and automatic payments.
- Complete the ***Automatic Transaction Inventory Checklist*** for all your direct deposits and automatic bill payments.

Step 3: Change your Direct Deposits

- Arrange to have all of the direct deposits transferred to your new AmeriServ account. You may use our easy Direct Deposit Authorization Form (ACH Credit). Simply complete the form and mail or deliver it to each of the companies that you listed on the Automatic Transaction Inventory Checklist.
- Switch your Social Security direct deposits by calling 1-800-772-1213 or using the Web site www.socialsecurity.gov.
- You can find your account number on your starter checks. See example below:

John Doe 123 Main St Anywhere US 10111	Date <u>01/01/2008</u>
PAY TO THE ORDER OF <u>The Sandwich Shop</u>	\$ <input type="text"/>
_____ DOLLARS	
Your Bank 456 Main St Anywhere US 10111	
MEMO <u>Routing Number</u>	<u>Account Number</u>
1: 123456789 1:	1001001234
	0799
	About.com

Step 4: Change your Automatic Payments

- You may use our Automatic Bill Payment Authorization Form (ACH Debit) to make switching your payments easy! Simply complete and mail or deliver the form to each of the service providers that you listed on the Automatic Transaction Inventory Checklist. It might take 2 to 3 billing cycles for the switch to take place.
- Follow up with each service provider using their toll-free number about 2 weeks after you send the form.
- Your account number can be found on your starter checks. See example in Step 3.

Step 5 (Optional): Sign up for Online Account Access and Online Bill Payment

- Simply sign up for AmeriServ's Online Banking to track the status of your direct deposits and automatic payments at www.ameriserv.com.
- Sign up for Online Bill Payment and you can pay your bills online, saving you time and money.
- Sign up for eStatements for convenient electronic delivery of your monthly account statement.

Step 6: Close your former account

- Allow all outstanding checks and automatic payments to clear.
- Balance your former account.
- Make sure all direct deposits and automatic payments have been switched to your new AmeriServ account.
- Close your account by completing and mailing our simple ***Request to Close Bank Account Form***.

If you have any questions, please call 1-800-837-BANK.



Automatic Transaction Inventory Checklist


Direct Deposits (List names of specific income sources under each category.)

✓	Company	Account Number	Amount	Date
	Employer(s) Payroll			
	Pension(s)/Retirement Plans			
	Social Security			
	Investment Income			
	Other			

Helpful Hint: Direct Deposits are recurring payments automatically deposited into your account on a regular basis.

Automatic Payments (List name of service provider next to category)

✓	Company	Account Number	Amount	Date
	Mortgage			
	Auto Loans			
	Insurance			
	Credit Cards			
	Gas/Oil			
	Electric			
	Cable/Satellite TV			
	Telephone			
	Cellular Phone			
	Water			
	Garbage			
	Internet Provider			

	Company	Account Number	Amount	Date
	Health Club			
	Investments			
	IRA/Retirement			
	Charities			
	Daycare			
	Other			

Helpful Hint: Automatic Payments are recurring payments automatically withdrawn from your account on a regular basis.



Balance Your Former Account

Use this form to determine the balance you need to cover your outstanding checks, ATM withdrawals, debit card purchases, or any other transactions.

Section 1

Former Bank Name _____ Account # _____

Enter the current balance from your most recent statement \$ _____

List deposits that do not appear on the statement

Helpful Hint: Use all receipts and your check register to identify items not on your statement.

_____ Date _____ \$ _____

_____ Date _____ \$ _____

_____ Date _____ \$ _____

Add your current balance and recent deposits together. Total \$ _____

Section 2

List all outstanding checks, withdrawals and any automatic deductions that do not appear on your statement.

Description _____ Date _____ \$ _____

Description _____ Date _____ \$ _____

Description _____ Date _____ \$ _____

Description _____ Date _____ \$ _____

Description _____ Date _____ \$ _____

Add up these outstanding items. Total \$ _____

Section 3

Subtract the Section 2 total from the Section 1 total.

Section 1: \$_____ Section 2: \$_____

This is the amount you can deposit into your new AmeriServ account. Total \$_____



Direct Deposit Authorization Form (ACH Credit)

Company Information

Company Name _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip Code _____ Phone # _____

Customer Information

Name _____ Employee ID# _____ Tax ID# _____

Address _____

City _____ State _____ Zip Code _____ Phone # _____

Bank Information

Ameriserv Bank
216 Franklin St.
P.O. Box 520
Johnstown, PA 15907

Routing/Transit Number
#031301066

My AmeriServ Account Information

Account Type: Checking/Money Market Savings

Account # _____ Amount \$ or % _____

Account Type: Checking/Money Market Savings

Account # _____ Amount \$ or % _____

** If this form is not sufficient to establish or change the Direct Deposit, please forward the authorized form to me at the address above**

Additional Comments _____

Customer Authorization

Effective immediately, I authorize and direct the Company to initiate credit entries to my AmeriServ account indicated above. The authorization will remain in effect until the Company receives written notice of termination from me in such time and in such manner as to afford the Company a reasonable opportunity to act on it. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of the U.S. law.

Customer Signature: _____ Date: _____

ATTACH A VOIDED CHECK FOR VERIFICATION OF YOUR ACCOUNT INFORMATION



Automatic Bill Payment Authorization Form (ACH Debit)

Company Information

Company Name _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip Code _____ Phone # _____

Service Provider Account # _____

Customer Information

Name _____ Employee ID# _____ Tax ID# _____

Address _____

City _____ State _____ Zip Code _____ Phone # _____

Bank Information

Ameriserv Bank
216 Franklin St.
P.O. Box 520
Johnstown, PA 15907

Routing/Transit Number
#031301066

My AmeriServ Account Information

Account Type: Checking/Money Market Savings

Account # _____ Amount \$ or % _____

Account Type: Checking/Money Market Savings

Account # _____ Amount \$ or % _____

** If this form is not sufficient to establish or change the Automatic Payment, please forward the authorized form to me at the address above**

Additional Comments _____

Customer Authorization

Effective immediately, I authorize and direct the Company to initiate debit entries to my AmeriServ account indicated above to pay amounts due on my Service Provider account as specified above. The authorization will remain in effect until the Service Provider receives written notice of termination from me in such time and in such manner as to afford the Service Provider a reasonable opportunity to act on it. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of the U.S. law.

Customer Signature: _____ Date: _____

ATTACH A VOIDED CHECK FOR VERIFICATION OF YOUR ACCOUNT INFORMATION



Request to Close Bank Account Form

Former Bank Information

Former Bank Name _____

Address 1 _____

Address 2 _____

City _____ State _____ Zip Code _____ Phone _____

Customer Information

Account Owner Name _____ Tax ID # _____

Account Co-Owner (if applicable) _____ Tax ID # _____

Address _____

City _____ State _____ Zip Code _____ Phone _____

Former Bank Account Information

Checking Account Number _____

Savings Account Number _____

Other Account (s):

Type _____ Account Number _____

Type _____ Account Number _____

Type _____ Account Number _____

Customer Authorization

This form serves as my request to close the account(s) listed above. Please mail me a check for the entire balance in the account(s), plus any accrued interest, to my address listed above. If you have any questions regarding his request, please contact me at the phone number or address listed above.

Account Owner Signature _____ Date _____

Account Co-Owner Signature (if applicable) _____ Date _____



Switch Kit

Frequently Asked Questions

Q. Who do I call if I have questions?

A. If you have any questions regarding your AmeriServ account, switching your account debits and credits to your new AmeriServ account, or what to do with the Request to Close Bank Account form, please call us at 1-800-837-BANK.

Q. What if my request to switch accounts is not accepted?

A. On the authorization forms, your contacts are requested to notify you if the form you submit is not sufficient to change or establish the direct deposit or automatic bill payment. If you are submitting a request to close your account at another Bank, that Bank is instructed to contact you with any questions.

Q. Why do you need a Tax ID Number and other information on the forms?

A. Your Tax ID Number and other information are collected in order to properly complete the necessary forms to switch your direct deposit and/or direct debit to your new AmeriServ account. This information is necessary to authorize electronic transactions to your new AmeriServ account.

Q. What is direct deposit (ACH Credit)?

A. Direct deposit is a quick, easy and secure method of receiving funds into your account such as your payroll, government benefits, and investment dividends, to name a few. Small business owners can also receive credit card settlements and accounts receivable payments. The funds are received and deposited electronically into your bank account.

Q. Can I create more than one direct deposit?

A. Yes, you can have multiple direct deposits into any deposit account at Ameriserv Bank. If you want to set up a new direct deposit or switch a direct deposit, simply fill out the Direct Deposit Authorization Form, and send it to your proper contact. Please see provided instructions for completing the form.

Q. What types of funds can I direct deposit?

A. Many people use direct deposit instead of receiving a payroll check. You can also direct deposit various types of benefits and investment dividends. Small business customers use direct deposit for credit card settlements and account receivable payments.

Q. When will my direct deposits start?

A. Usually it takes 2 to 3 cycles to start a new direct deposit. For example, if you decide to direct deposit your payroll check into your AmeriServ account, the direct deposit will most likely not go into your account for 2 to 3 cycles. Same applies for existing direct deposits, so you will want to make sure you keep the account open that you are switching from open until you know AmeriServ is receiving your deposits.

Q. What is automatic bill payment (ACH Debit)?

A. Automatic bill payment is a convenient way to pay different types of companies, such as electric, gas, telephone, loans, credit cards, insurance, etc. Usually, these automatic debits are set up with a specific company by giving them a voided check and date to take out your payment that is due to that company. These types of transactions are sent through your account electronically on the date and for the amount that you specify.

Q. How can I verify that my automatic bill payment (debit) has been made?

A. You can verify that your payments have started going through your AmeriServ account by calling 1-800-837-BANK, logging on to ameriserv.com, or checking your monthly checking account statement. You will also want to verify with the billing company that they received your payment from your AmeriServ account by checking your monthly billing statement or calling their customer service department at the phone number on your billing statement. You may want to keep the former account that the payment is coming from open until you verify that your payment has switched to the AmeriServ account.

Q. Can I switch my small business account to AmeriServ Bank?

A. It is very easy to switch your business account to AmeriServ Bank and still maintain check-writing capabilities and access to your funds. Simply stop into any AmeriServ branch and open your new Small Business Checking account with as little as \$100. Once you open the account, you can move over the excess balances from your former bank business account (leaving enough to cover any outstanding checks and automatic withdrawals), make all new deposits to your new Ameriserv business account, and start writing checks. Once everything has cleared in your former bank account and you have had all direct deposits and automatic withdrawals transferred to AmeriServ, you can close the former account.

Q. How do I switch my small business account?

A. Simply fill out the appropriate forms for switching any automatic payments (debits), any direct deposits (credits), and close your former account. Please follow the 6 easy steps provided, and you will be on your way to switching your account activity.