



1-2-3
Switch It!

3721 Oberlin Ave.
Lorain
(440) 282-6188

2233 E. 42nd St.
Lorain
(440) 277-5809

36690 Detroit Rd.
Avon
(440) 934-3340

1180 Park Ave.
Amherst
(440) 984-4009

1840 E. Perry Street, Port
Clinton
(419) 734-5568

427 Main Street,
Huron
(419) 626-5576

207 W. Washington Row,
Sandusky
(419) 626-5576

www.firstfedlorain.com



Member
FDIC

We would like to thank you sincerely and welcome you to First Federal Savings of Lorain. We invite you to see just how convenient banking with us can be. As a community bank, every customer is treated individually and we constantly strive to make banking with us easy and convenient. Our switch kit is just one more service we provide to make your banking life simpler.

Complete the following steps to make transferring your accounts easy:

Step 1: Open a First Federal Savings of Lorain Checking account–

See one of our tellers at any of our convenient locations. They will help you decide which account is best for you.

Step 2: Discontinue using your previous checking account–This will allow time for any outstanding checks and charges to clear. Shred your old ATM and/or Debit card(s), and any unused checks and deposit slips.

Step 3: Move your direct deposit(s) to First Federal Savings of Lorain
– Use the included direct deposit request form to make this process easier.

Step 4: Transfer any automatic payments and debits to First Federal Savings of Lorain– Use the included automatic payment request form to make this process easier.

Step 5: Close your previous checking account– Use the provided account closing request form to make this process easier.



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Direct Deposit Request Instructions

Direct Deposits

Once you have identified the direct deposit(s) from your previous bank statements, use the direct deposit request to notify the depositor of your new bank information

Before sending the Direct Deposit Request

1. Check with your employer or source of income to make sure no other forms are required.

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

2. Use the enclosed form to establish your direct deposit at First Federal Savings of Lorain by providing it to your employer/source of income.

3. Maintain the account at your previous bank until you have confirmed that your direct deposit has been switched to your First Federal Savings of Lorain bank account.

After sending the Direct Deposit Request

1. Confirm with your employer/source of income that forms were received .
2. Monitor your account through First Federal Savings of Lorain touchtel banking (888) 378-2067 or 440-282-2961 or online at www.firstfedlorain.com.

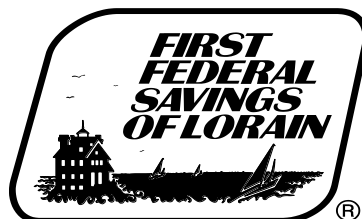
Examples of Direct Deposits:

Paycheck from employer
Social Security
VA compensation
Military Pay

Retirement/Pension Plan
Interest Income
Dividends



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Direct Deposit Request



Switch Kit

Company Name

Address

City, State, Zip

RE: Direct Deposit Change

To Whom It May Concern:

I have recently changed banks and would like to update my direct deposit. Please discontinue my current direct deposit and begin making direct deposit(s) into my new First Federal Savings of Lorain account

If you have any questions regarding this request, please contact me by mail or by calling the phone number listed below. Thank you for your prompt assistance in this matter

Sincerely,

Authorized Signature

Date

Direct Deposit Information

| | |
|---|---------------------------|
| Name: | Social Security Number: |
| Address: | City, State, Zip: |
| Phone Number: | Previous Bank Name: |
| Routing Number: | Old Account Number: |
| New Bank Name First Federal Savings of Lorain | Routing Number: 241271342 |
| Account Number: | Amount Deposited: |

Automatic Payment Request Instructions

Automatic Payments

After you have identified the automatic payments from your previous bank statements, use the Automatic payment request to notify the merchant of your new bank information

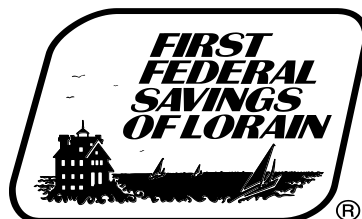
Don't forget you can also manage your payments with First Federal's Online Banking and Online Bill pay. It is entirely **FREE** to our customers.

Before sending the Automatic Payment Request

1. Identify any existing automatic payments
2. Use the enclosed form to request that your automatic payment be established at First Federal Savings of Lorain.
3. Maintain the account at your previous bank until you have confirmed that the automatic payment has been switched to your First Federal Savings of Lorain bank account.



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Automatic Payment Request

Company Name

Address

City, State, Zip



Switch Kit

RE: Automatic Payment Change

To Whom It May Concern:

I have recently changed banks and would like to have my automatic payment with your company changed to my new account. Please discontinue debiting my previous bank account and begin making automatic withdrawals from my new First Federal Savings of Lorain account

If you have any questions regarding this request, please contact me by mail or by calling the phone number listed below. Thank you for your prompt assistance in this matter

Sincerely,

Authorized Signature

Date

Automatic Payment Information

| | |
|---|---------------------------|
| Name: | Address: |
| City, State, Zip: | Phone Number: |
| Amount Debited: | Previous Bank Name: |
| Routing Number: | Old Account Number: |
| New Bank Name First Federal Savings of Lorain | Routing Number: 241271342 |
| Account Number: | Date Of Payment: |

Account Closing Request Instructions

Before sending the Account Closing Request

1. Check with your previous bank to ensure that no additional forms or information are required.
2. Inquire about any possible penalties with respect to early withdrawal before you close your account. If you have Certificates of Deposit, it is important to check the maturity date(s).
3. Be sure that all automatic transactions have been switched to your First Federal Savings of Lorain bank account before closing your old account.

After you've sent the Account Closing Request

1. Check account statements and activity to verify that all accounts have a zero balance and have been closed.



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Account Closing Request

Company Name

Address

City, State, Zip



Switch Kit

RE: Closing My Accounts

To Whom It May Concern:

This letter is to inform you that I am closing my accounts at your bank. Please close the following account(s) listed below and send a check for the remaining balance(s) to my address or provide to me upon request.

If you have any questions regarding this request, please contact me by mail or by calling the phone number listed below. Thank you for your prompt assistance in this matter

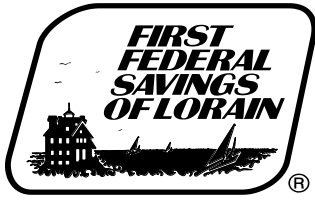
Sincerely,

Authorized Signature

Date

Automatic Payment Information

| | |
|-------------------|------------------|
| Account Number 1: | Account Type: |
| Account Number 2: | Account Type: |
| Account Number 3: | Account Type: |
| Account Number 4: | Account Type: |
| Name: | Phone Number |
| Address: | City, State, Zip |



Easy Transfer Kit

| Form Name | Account # | Type of Account | Financial Institution | Date Mailed | Follow-up Date | Item Complete |
|-----------------------------|-----------|-----------------|-----------------------|-------------|----------------|--------------------------|
| Account Closure Request | | | | | | <input type="checkbox"/> |
| Account Closure Request | | | | | | <input type="checkbox"/> |
| Account Closure Request | | | | | | <input type="checkbox"/> |
| Automatic Payment Deduction | | | | | | <input type="checkbox"/> |
| Automatic Payment Deduction | | | | | | <input type="checkbox"/> |
| Automatic Payment Deduction | | | | | | <input type="checkbox"/> |
| Direct Deposit Enrollment | | | | | | <input type="checkbox"/> |
| Direct Deposit Enrollment | | | | | | <input type="checkbox"/> |
| Direct Deposit Enrollment | | | | | | <input type="checkbox"/> |
| Credit Payment Enclosed | | | | | | <input type="checkbox"/> |
| Credit Payment Enclosed | | | | | | <input type="checkbox"/> |
| Credit Payment Enclosed | | | | | | <input type="checkbox"/> |
| Payroll Direct Deposit | | | | | | <input type="checkbox"/> |
| Payroll Direct Deposit | | | | | | <input type="checkbox"/> |
| Payroll Direct Deposit | | | | | | <input type="checkbox"/> |
| Credit Card Balance | | | | | | <input type="checkbox"/> |
| Credit Card Balance | | | | | | <input type="checkbox"/> |
| Credit Card Balance | | | | | | <input type="checkbox"/> |
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