



QuickSwitch



HIAWATHA
NATIONAL BANK

We're making it quick and easy to switch banks with our Hiawatha National Bank Switch Kit. We give you all the tools you need to move your bank account to Hiawatha National Bank. Just follow these 6 simple steps!

Step 1: Open a new account with us.

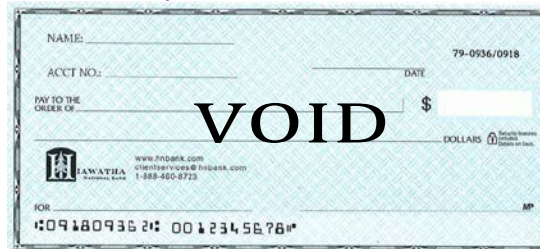
- Come into Hiawatha National Bank to get started. One of our friendly Client Service Representatives will be happy to assist you in opening your new account.

Step 2: Stop using your former account.

- Be sure to leave sufficient funds in your former account to cover any outstanding checks and automatic payments.
- Destroy your old checks and debit cards associated with your former account.
- 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 your direct deposits transferred to your new Hiawatha National Bank account.
- Switch your Social Security Direct Deposits by calling (800) 772-1213, by using the website at www.socialsecurity.gov, or see a Client Service Representative for assistance.
- You can find your account number on your starter checks. See example below:



Routing Number Account Number

Step 4: Change your automatic payments.

- See your banker for options.

Step 5 (optional): Sign up for Online Banking, Mobile Banking, and Online Bill Pay:

- Simply sign up for Hiawatha National Bank Online Banking to track the status of your direct deposits and automatic payments at www.hnbank.com.
- Sign up for Mobile Banking after you log onto Hiawatha National Bank online banking.
- Sign up for free Online Bill Pay and you can pay your bills online! It will save you time and money.

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 Hiawatha National Bank account.
- Close your account by completing and mailing our simple Request to Close Bank Account Form.



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Automatic Transaction Inventory Checklist

New Account Number: _____

Hiawatha National Bank Routing Number: 091809362

Direct Deposits

	Deposit Type	Company	Account Number	Amount	Date
	Employer(s) Payroll				
	Pension(s) / Retirement Plans				
	Social Security				
	Investments Income				
	Other				

Automatic Payments

	Payment Type	Company	Account Number	Amount	Date
	Mortgage				
	Auto Loans				
	Insurance				
	Credit Cards				
	Gas / Oil				
	Electric				
	Cable / Satellite TV				
	Telephone				
	Cellular Phone				
	Water				
	Garbage				
	Internet Provider				
	Health Club				
	Investments				
	IRA / Retirement				
	Charities				
	Daycare				
	Other				



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Frequently Asked Questions

Q: Who do I call if I have questions?

A: If you have any questions regarding your Hiawatha National Bank account, switching your account debits and credits to your new Hiawatha National Bank account, or what to do with the closing account form, please call us at (888) 460-8723 and ask to speak to a Client Service Representative.

Q: What is a direct deposit (ACH credit)?

A: Direct deposit is a quick, easy, and secure method of receiving funds into your account such as your payroll, governmental 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 Hiawatha National Bank. If you want to set up a new direct deposit or switch a direct deposit, simply see one of our Client Service Representatives or Bankers for options.

Q: What type of funds can I direct deposit?

A: A majority of 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 accounts receivable payments.

Q: When will my direct deposit start?

A: Usually it takes 2 or 3 cycles to start a new direct deposit. For example, if you decide to direct deposit your payroll check into your Hiawatha National Bank account, the direct deposit will most likely not go into your account for 2 or 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 until you know that Hiawatha National Bank is receiving your deposits.

Q: What is an 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 a 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.



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Q: When will my automatic bill start paying from my Hiawatha National Bank account?

A: Generally, it takes 2 or 3 billing cycles for your transaction to get switched over or started. If you contact your billing company to request that they take your payment from your Hiawatha National Bank account, changing from a different account or starting a payment, the charges may not come out for the first 2 or 3 billing cycles after your request.

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 Hiawatha National Bank account by calling Telebank at (800) 768-0858, logging on to Online Banking (www.hnbank.com), logging on to mobile banking, or checking your monthly checking account statement. You will also want to verify with the billing company that they received your payment from your Hiawatha National Bank 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 open that the payment is coming from until you verify that your payment has switched to your Hiawatha National Bank account.

Q: Can I switch my business account to Hiawatha National Bank?

A: It is very easy to switch your business account to Hiawatha National Bank and still maintain check-writing capabilities and access to your funds. Simply stop in to Hiawatha National Bank and open your new Commercial Business or Small Business Checking account with as little as \$1. Once you open the account, you can move 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 Hiawatha National Bank business account, and start writing checks from it. Once everything has cleared in your former bank account and you have had all direct deposits and automatic withdrawals transferred to Hiawatha National Bank, then you can close the former account.



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Common Automatic Transaction Companies

New Account Number: _____

Hiawatha National Bank Routing Number: **091809362**

Category	Company	Phone	Best Practice
Electric	WE Energies	(800) 242-9137	Call to cancel existing auto payment. Establish new auto payment
	Xcel Energy	(800) 895-4999 Press #4	Call to cancel existing auto payment. Establish new auto payment at www.directpaymentplan.com . Must call from home phone or know the acct number and be an owner on the
	Polk Burnett Electric	(800) 421-0283	Call to make change.
	St Croix Electric	(715) 796-7000	Mail voided check with payment and statement stub.
	Pierce Pepin Cooperative Services	(800) 924-2133	Provide a voided check and complete a form in person at their office.
Telephone	CenturyLink	(800) 201-4099	Call to make change.
	Spectrum	(800) 581-0081	Online to make change. www.spectrum.com
Garbage	Waste Management	(866) 834-2080	Call to make change.
	Waterman Sanitation	(715) 268-6471	Call to make change.
Cell Phones	AT & T	(800) 331-0500	
	Verizon Wireless	(800) 837-4966	
	T-Mobile	(800) 866-2453	
Cable/Satellite TV	Dish Network	(800) 333-3474	Call to make change after current payment is made and balance due is zero.
Cable/Satellite TV Direct Deposits	DirecTV	(888) 777-2454	
	Social Security	(800) 772-1213	Call to make change.
Direct Deposits	WI State Retired Worker	(877) 533-5020	Mail change form.
	VA Benefits	(877) 838-2778	Call to make change.
	Civil Service	(888) 767-6738	Call to make change.
	Railroad Retirement	(877) 772-5772	Call to make change.

Helpful Hint: If you currently use Bill Payment, retrieve information to keep for your records before closing your account. You can print and save Biller and Payment History. Specify the date range you would like to save then download your payment history into an Excel spreadsheet.

Request to Close Bank Account Form

Former Bank Information

Former Bank Name _____

Address _____

City _____ State _____ Zip _____ Phone Number _____

Customer Information

Account Owner Name _____ Tax ID # _____

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

Address _____

City _____ State _____ Zip _____ Phone Number _____

Former Bank Account Information

Checking Account Number(s) _____

Savings Account Number(s) _____

Other Account(s):

Type _____ Account Number _____

Type _____ Account Number _____

Type _____ Account Number _____

Type _____ Account Number _____

Additional Comments _____

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, if applicable) to my address listed above. If you have any questions regarding this request, please contact me at the phone number or address listed above.

Account Owner Signature _____ Date _____

Account Co-Owner (if applicable) _____ Date _____