

## Switch Checklist

Use this checklist to help identify all the companies you have authorized to make deposits or automatically withdraw from your account.

### STEP 1: Who makes direct deposits into your account?

- Employer's human resources department
- The company handling your retirement/pension payments
- Social Security Administration
- IRS Tax Return (Federal, State)

### STEP 2: Who withdraws automatic payments from your account? This may be in the form of an automatic withdrawal or an authorized charge to your credit/debit card.

- Association dues
- Investment
- Auto insurance
- Life Insurance
- Cable company
- Mortgage loan
- Cell phone
- Other loan
- Charitable withdrawal
- Security system
- Credit card
- Student loan
- Health club
- Telephone company
- Homeowner's insurance
- Utility company
- Internet service provider
- Medical Bill
- Child care
- Subscriptions

If you like automatic payments, you may want to consider **Farmers & Merchants Bank's Online Bill Payment service**. Instead of giving authorization to the company to withdraw your funds, you retain control of who you pay. Not sure where to start? We can help!

### STEP 3: What should you bring in to assist with the switch?

- Previous month statements or bills
- Proper identification (driver's license, state issued id, or passport)



Please maintain a balance in your old account to cover all outstanding deposits and withdrawals. Farmers & Merchants Bank is not responsible for charges incurred for insufficient funds.