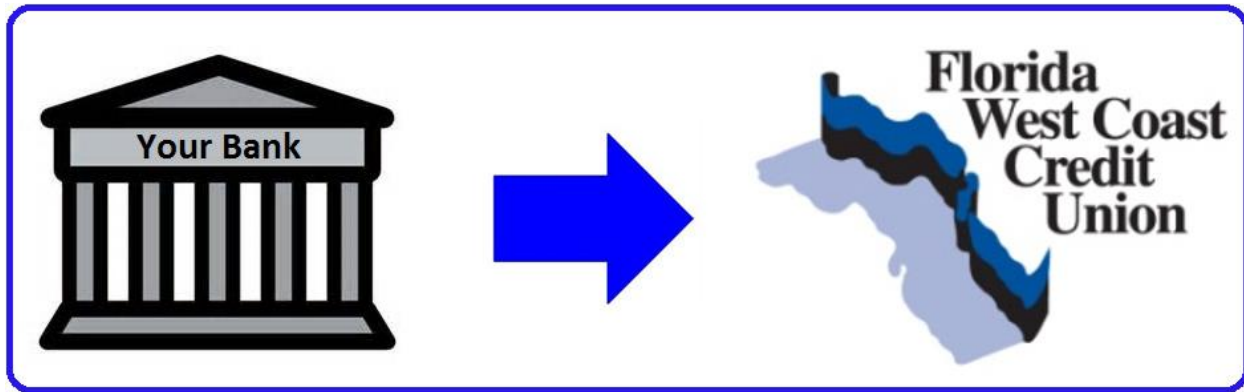


Make the Switch!



You can make the switch to better banking with a smart move to Florida West Coast Credit Union. Everything you need is right here!

1 Open your credit union account with FWCCU. Everything you need is included with this packet. Complete and stop by any of our offices with your completed forms or you can mail or fax to us. Once your account is open at FWCCU, you can stop using your old account and you can destroy your checks and any debit or ATM cards.

2 Change your direct deposits. Direct Deposit simplifies your life and helps protect your account from identity theft. We have a Direct Deposit Authorization Form with this packet to help you with the switch. Complete it and provide it to your employer.

3 Don't forget to change your automatic and pre-authorized payments. Use the enclosed forms to change automatic withdrawals from your old checking account number or debit card. Also, now would be the time to set-up your new online banking and bill pay with FWCCU.

4 Now you can close your old bank account. Be sure to wait until your direct deposit is credited to your new FWCCU account, and all pre-authorized and automatic payments have stopped. This could take up to 30 days. But we will happily handle the paperwork to close your bank account and have them send any remaining funds to your FWCCU account. Or, you can simply visit your old bank and close the balances in person.

2 Change Direct Deposit

Compete this form to change your direct deposit from your old bank to your new FWCCU account. Submit this to your company's payroll department or other organization to redirect your payroll, pension, or other recurring deposits to your new FWCCU account.

TO → Company or Organization Name: _____

Address: _____

City, State, Zip: _____

I've changed my banking relationship to Florida West Coast Credit Union. Please redirect my direct deposit into my new account, as indicated below:

My Name: _____

Address: _____

City, State, Zip: _____

Social Security Number: _____

New Financial Institution: **FLORIDA WEST COAST CREDIT UNION**

New Routing and Transit Number: **263182833**

New Account #: _____ [to be completed by FWCCU]

Account Type: [] Checking [] Savings

I hereby authorize to have my direct deposit switched to my new account with FLORIDA WEST COAST CREDIT UNION.

Signature

Date

3 Change automatic payments

Complete this form to stop automatic payments from your old bank account, and have them switched to your new FWCCU account. Send this to any company or organization who is automatically withdrawing payments from your old bank account.

TO → Company or Organization Name: _____

Address: _____

City, State, Zip: _____

Account/Policy #: _____

My current payment is: \$ _____

I am currently paying the Total Amount Due

Effective ____/____/____, I hereby authorize you to change my automatic payments to the Company/Organization listed above to now come from my account at FLORIDA WEST COAST CREDIT UNION.

My Name: _____

Address: _____

City, State, Zip: _____

Social Security Number: _____

Phone Number: _____

Please redirect my automatic payment to come from my new account:

New Financial Institution: **FLORIDA WEST COAST CREDIT UNION**

New Routing and Transit Number: **263182833**

New Account #: _____ [to be completed by FWCCU]

Account Type: Checking Savings

Signature

Date

4 Close old bank accounts

Complete this form and submit it to your old bank. Make sure all checks have cleared, automatic and pre-authorized withdrawals have stopped, and your direct deposits have stopped too. If you like, you may submit this form with your FWCCU new account forms and we will forward it to your old bank.

TO: Financial Institution: _____

Address: _____

City, State, Zip: _____

FROM: Primary Account Holder Name: _____

Social Security Number: _____

Secondary Account Holder Name: _____

This letter serves as an authorization to close the below accounts:

Account # _____ Account Type: _____

Account # _____ Account Type: _____

Account # _____ Account Type: _____

Send a Cashier Check for the balance of account, together with all accrued interest and dividends, to:

FLORIDA WEST COAST CREDIT UNION
F/B/O _____

Attention: New Account Processing
1225 Millennium Parkway
Brandon, FL 33511

Mail Check to Myself

Address: _____ City, State, Zip: _____

Signature

Date



We welcome you to be a part of our Credit Union family. Once a member, always a member. Credit Unions are not for profit financial cooperatives founded to help people meet the financial challenges that life brings so all profits are returned to our members in the way of higher savings rates and lower loan rates. When you join Florida West Coast Credit Union, you become an owner and a shareholder. It takes just a small deposit of \$10.00 to join and all your family members are eligible to join as well.

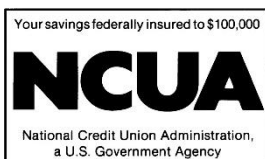
Offices

Brandon Corporate Service Center
1225 Millennium, Parkway
Brandon, FL 33511

Downtown Tampa Service Center
601 East Kennedy Boulevard
Tampa, FL 33602

Pasco County Service Center
7200 Ridge Road, Suite #1
Port Richey, FL 33468

Carrollwood Service Center
10025 North Dale Mabry Highway
Carrollwood Shopping Center
Tampa, FL 33618



Tampa East Service Center
3020 Melburne Boulevard
Tampa, FL 33605

