

Switch Kit



Switching to Community National Bank & Trust of Texas is easy. We've provided the necessary steps, tools, and forms you need to join our banking family!

STEP 1

Open your new account at your closest CNB&T location.

Our Customer Service Representatives will offer a smiling face and helpful hand in selecting the product that best suits your needs. Once your account is opened, we can also assist with online banking enrollment and mobile app downloads to enhance your banking experience.



For a full list of our locations and operating hours, visit [MyBankTX.com/locations](https://mybanktx.com/locations).

STEP 2

Transfer automatic payments and direct deposits to your CNB&T account.

Follow our **ClickSwitch** and **CardSwap** guides to update these items instantly, or use the attached Switch Kit forms.

STEP 3

Close your old account.

It's easier than you think! Just allow time for all outstanding checks, debit card purchases and automatic payments to clear your old account. We have provided a Reconciliation Checklist to help you track these outstanding funds. Once all outstanding funds have cleared, instruct your previous financial institution to close your account.

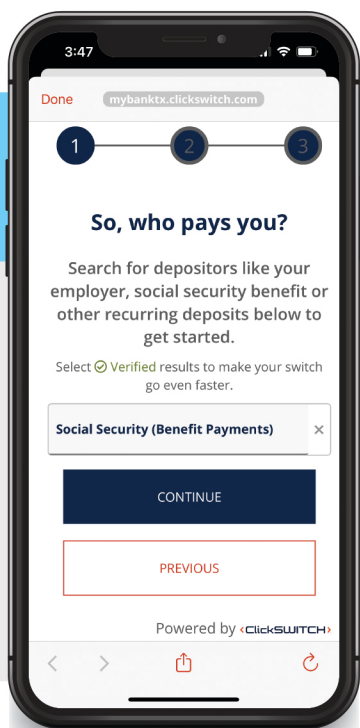
Bill Pay Users:

If you have online bill pay with your previous financial institution, make a list of your payees and account numbers. We also recommend downloading your bill payment history and/or any e-bills from your bill pay service.

Digital Tools for Instant Updates



Stop playing phone tag, ditch the paper, and make your banking updates quicker by using our **ClickSwitch** and **CardSwap** digital tools. Log in to online banking to get started!



Move Direct Deposits & Automatic Payments with ClickSwitch

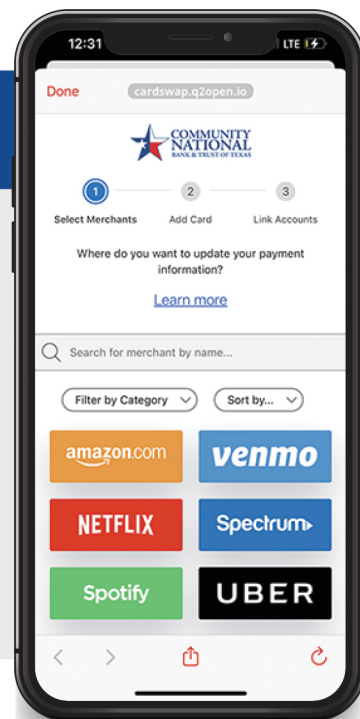
Automatic deposits and payments can be moved to your CNB&T account with just a few clicks!

- Click **Services**, then **ClickSwitch** in your menu
- 🔍 Search for your payee/who pays you
- ☰ Select the CNB&T account to move your payments to
- ✓ Review selections & track your ClickSwitch move 24/7

Update Card Payments with CardSwap

Update your default payment methods for subscriptions and shopping at places such as Amazon®, Venmo®, Spotify® and over 150 others in one spot!

- Click **Services**, then **CardSwap** in your menu
- 🔍 Follow the prompts to search for or select merchants
- 💳 Add the CNB&T card you'd like to use
- ✓ Connect your accounts to update future payments!



Need help? Give us a call at (877) 654-4500.

Direct Deposit Update Form



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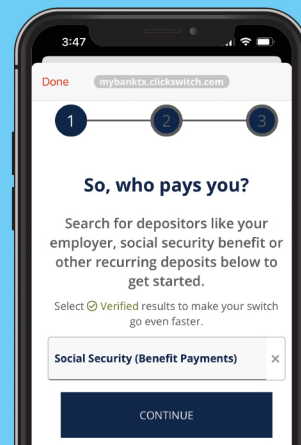
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OPTION 1

Move Direct Deposits with ClickSwitch

Automatic deposits like **Social Security** benefits and **paychecks** can be moved to your CNB&T account with just a few clicks!

- Click **Services**, then **ClickSwitch** in your menu
- 🔍 Search for who pays you
- ☰ Select the CNB&T account to move your deposits to
- ✓ Review selections & track your direct deposit move 24/7



OPTION 2

Direct Deposit Authorization Form

Employee Name

Social Security Number or Employee Number

Address

City, State

Zip Code

Phone Number

Please change my payroll direct deposit to my new account with Community National Bank & Trust of Texas:

Type of Account (Checking or Savings): _____

111920765

Account Number

Bank Routing Number

I authorize my employer, _____ (company name), to deposit my paychecks directly into my CNB&T account indicated above. This authorization is to remain in full force and effect until Company has received written notification from me (at the address they provide to me) of its termination in such time and in such a manner as to afford Company and CNB&T a reasonable opportunity to act on it.

Employee Signature

Date

How to Use the Direct Deposit Authorization Form:

Payroll Checks:

Contact your Human Resources department for direct deposit update instructions. Ask if you can use this form.

Social Security Checks:

Contact your local Social Security office, call (800) 772-1213, or visit www.godirect.gov.

Veterans Benefits:

Call (800) 827-1000

If your company does not have a direct deposit update process:

Complete this form, and attach a voided check to it. Do NOT sign the check. Submit both items to your employer.

Follow Up!

Call your company's Human Resources department to check on the progress of your request.

Log in to online banking to verify your direct deposits are being correctly deposited.

It can take several payroll cycles for changes to take effect.

Automatic Payment Update Form



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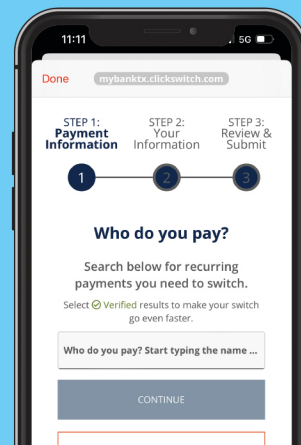
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OPTION 1

Update ACH Payments with ClickSwitch

Recurring payments like bills and subscriptions can be updated with your CNB&T account after just a few clicks!

- Click **Services**, then **ClickSwitch** in your menu
- 🔍 Search for your payee
- ☰ Select the CNB&T account to schedule payments from
- ✓ Review selections & track your ACH payment move 24/7



OPTION 2

Automatic Payment Authorization Form

Company Name

Account Holder's Name

Phone

Address

City, State

Zip Code

Please change my automatic payment to my new account with
Community National Bank & Trust of Texas:

Type of Account (Checking or Savings): _____

111920765

Account Number

Bank Routing Number

I authorize the company named above to initiate debit entries from my CNB&T account indicated above. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until Company has received written notification from me (at the address they provide to me) of its termination in such time and in such a manner as to afford Company and CNB&T a reasonable opportunity to act on it.

Authorized Signature

Date

Switching Auto Payments with the Update Form:

Complete Form

If ClickSwitch doesn't include your payee, complete and sign this form to set up ACH payments.

Deliver Form

Email, fax, or mail the completed form to your payee (the company that has been/will be withdrawing monthly payments from your checking account).

How Recurring Payments Work:

By submitting this form, you authorize regularly scheduled debits (withdrawals) to your checking account. Your account will be debited the amount indicated on the billing statement from the company you are paying.

NOTE: Some payees require notification of 3-4 weeks prior to your due date for payment updates.

Follow Up!

Call your payee's accounting department to check on the progress of your request.

Log in to online banking to verify your automatic payments are being correctly deducted.

It can take several payroll cycles for changes to take effect.

Federal Benefit Payment Resources



BEFORE YOU CALL:

Have you tried using our digital **ClickSwitch** tool to move your Federal Benefit Payments *instantly*? Ditch the call times by following our ClickSwitch Guide on Page 2.

If you are already receiving your Federal benefit payment by Direct Deposit, and would like to have your payments sent to a new or different account, you should call the Federal agency that pays your benefits.

Social Security Administration (SS and SSI)

📞 (800) SSA-1213 (800) 772-1213

Or visit ssa.gov/locator to find and contact your Social Security office.

Department of Labor

📞 (866) 4-USA-DOL (866) 487-2365

Or visit dol.gov/general/contact for a list of direct phone numbers by topic.

Department of Veterans Affairs

📞 (800) 698-2411

Or visit va.gov/change-direct-deposit for more information.

Office of Personnel Management

📞 (202) 606-1800

Or visit opm.gov/support/retirement for instructions by OPM Support Center.

Railroad Retirement Board

📞 (877) 772-5772

Or visit rrb.gov/Field-Office-Locator to find and contact your nearest field office.

Defense Finance and Accounting Service

Visit www.dfas.mil for resources and a list of customer service numbers by category.

Reconciliation Checklist



Use this form to help reconcile your accounts. Ensure that all outstanding checks have cleared before closing your account. If any bills are paid with a debit card through your previous financial institution, they will need to be updated accordingly.

Account #	Check #	Payable To	Amount	Date Cleared

Total \$ _____