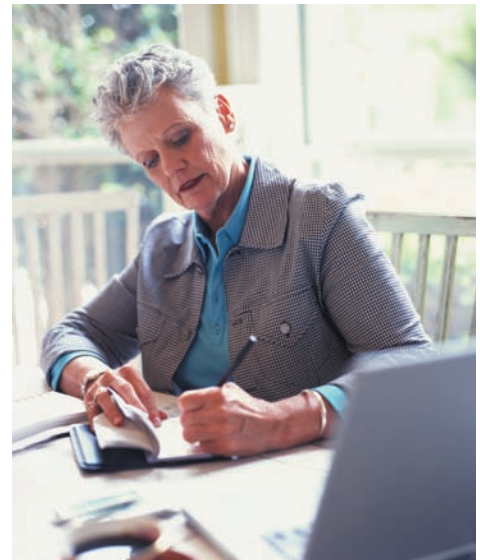


# FamilyFirst

## Easy Switchover Kit

This simple how-to kit makes switching to **FamilyFirst Bank** as easy as possible. Starting right now, we're hoping you'll see the difference between the way we treat our customers and the way you may be treated by your current bank.

Our goal is to make every transaction as effortless and smooth as possible.



This FamilyFirst Easy Switchover Kit is a step-by-step guide that will assist you through the process of moving your banking business from your current institution to FamilyFirst Bank.

Inside you'll find the FamilyFirst Bank "**Customer Bill of Rights**" and "**Guarantee.**" This promise to each of our valued customers is what sets us apart from other banks.

You'll also find:

- **Simple steps to switch your account**
- **Answers to Frequently Asked Questions**
- **Form letters**
- **Organizing tools**

# CUSTOMER BILL OF RIGHTS

## To Our Customers

We are dedicated to providing the highest quality customer care and delivering it with a sense of warmth, friendliness, individual pride and company spirit. We believe so strongly that you deserve a great banking experience that we created our own FamilyFirst Customer Bill of Rights. This is our commitment to you. Not only does this promise cover every interaction you have with us, it also means that we look out for you even when you're not visiting us. If we learn of anything that might diminish the enjoyment of your banking experience with us, like an overdue payment or low balance, we'll contact you to help you correct the problem.

## FamilyFirst Bank Customer Bill of Rights

### *You have a right to:*

- The best overall banking value we can possibly give
- Banking advocates who work for your interests
- Straightforward explanations of your options and costs
- Prompt answers to your questions
- Accurate and objective information
- Friendly, caring and personal treatment
- Alternative suggestions or creative solutions
- Prompt follow-through
- Access to knowledgeable people
- Products and services that match your needs
- Personal information privacy
- A neat and professional banking environment
- Short waits in the teller line and reception area
- Appreciation for your business
- When calling us you have the right to:
  - Prompt answering
  - Short hold times
  - The name and extension of the person you are being transferred to
  - Employee availability when your call is transferred or the understanding that you are going to voicemail
  - Prompt return phone calls or an expectation of when you will be called back



## The FamilyFirst Bank Guarantee

Everything about your banking experience will be satisfactory, or we'll make it right. We will be there to help you avoid problems, and we'll help you when a problem arises. In those rare cases when we make a mistake, you can count on us to take responsibility for it, and to be thoughtful and fair as we work to resolve it. We'll work with you to find a resolution that puts a smile on your face.

We're not perfect, but we are extremely conscientious. We rely on our savvy network of employees and customers to let us know about problems. That includes you, so please let us know as soon as a problem pops up. You'll get resolution and help us avoid repeating the same mistake with another customer.

We guarantee that when you bank with FamilyFirst, you will be treated like a lifetime customer because we have complete faith in our core strengths of customer care, respect, and our flexibility to adjust to your needs. We know that if you have faith in us, you will continue to enjoy the peace of mind and financial well being that comes with this guarantee.



*Because life happens...*

Member FDIC  
Member SIF



40 MAIN STREET, WARE, MA 01082 413•967•6271 • 800•881•3613  
2060 MAIN STREET, THREE RIVERS, MA 01080 413•283•5681 • 100 WEST MAIN STREET, EAST BROOKFIELD, MA 01515 508•867•1322

FAMILYFIRSTBANK.COM

## Frequently Asked Questions

### **Q. Is it easy to switch banks?**

**A.** Yes, it sure is! At FamilyFirst Bank, we've developed this Easy Switchover Kit to give you the tools and information you need to transition all your accounts from your existing bank to us. We provide the necessary forms and step-by-step instructions to make the transition as easy and painless as possible.

### **Q. How do I change my direct deposit?**

**A.** There is a form included in this kit to take care of your direct deposit transfer in one simple step. We can even help with your Social Security direct deposit transfer.

### **Q. How do I know what accounts I need?**

**A.** Whether you want interest bearing accounts or free accounts, we're happy to help you find the perfect fit.

### **Q. I have some of my bills set up for automatic payments. Can I do that at FamilyFirst Bank?**

**A.** Sure! This kit contains the form you need to send to everyone you have scheduled for automatic payment. Our Online Bill Pay is also free, so you can schedule your payments, change the amounts and even check the history of all your payments in one central place. We can get you started with Online Banking and Bill Pay quickly and easily.

### **Q. How do I close my old accounts?**

**A.** Just fill out and submit the simple form that we've included in this kit. Be sure that all your checks have cleared first.

**These simple steps will begin your FamilyFirst Bank relationship.**

### **1. Open Your FamilyFirst Bank Deposit Accounts.**

Friendly customer service representatives will help you decide what accounts are best for you based on your needs. You can open your new accounts at any of our convenient locations.

### **2. Stop Using Your Old Accounts.**

Keep sufficient funds in them to cover any outstanding checks and automatic withdrawal payments and be sure all of your checks have cleared before transferring your money to your new FamilyFirst Bank Account. Then destroy all of your unused checks, Debit Cards and deposit slips.

### **3. Switch All Direct Deposit(s).**

This kit provides the forms you need to make this an Easy Switchover. We've even included tools to help you organize all your deposit account details.



### **4. Switch All Automatic Payments.**

First notify everyone who automatically debits your account that you have moved to FamilyFirst Bank. This Easy Switchover kit gives you the proper forms to make that happen.

### **5. Close All your Old Accounts.**

Once you have moved all your old accounts from your previous bank to FamilyFirst Bank, you can close the old ones. Just be sure to check one last time and make sure that all outstanding checks have cleared and no automatic debits are still set up with your old bank information.



# Direct Deposit Request Form

## Attention Payroll Department

To: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

Fax Number: \_\_\_\_\_

This letter is to inform you that I have switched my account to FamilyFirst Bank.

Please automatically deposit my pay into my new accounts according to the following instructions:

My Employee ID or Account # with you is: \_\_\_\_\_

Bank Name and Routing Number	Account Number	Type	Amount
		<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
		<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
		<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
		<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

My Daytime Phone Number is: \_\_\_\_\_

I authorize \_\_\_\_\_ (company/employer) to change my direct deposit information to my new account at FamilyFirst Bank as described above. This will remain in effect until I have submitted a written request to the above company/employer to terminate this direct deposit.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Automatic Payment Request Form

## Attention Billing Department

To: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

Fax Number: \_\_\_\_\_

This letter is to inform you that I have switched my account to FamilyFirst Bank.  
Please debit my new account according to the following instructions:

My account number with you is: \_\_\_\_\_

The account type I wish you to debit is:  Checking  Savings

FamilyFirst Bank's Routing Number: 211871714

My FamilyFirst Bank Account Number is: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

My Daytime Phone Number is: \_\_\_\_\_

I authorize \_\_\_\_\_ (payee) to change my automatic payment information to debit my new account at FamilyFirst Bank as described above. This will remain in effect until I have submitted a written request to the above payee to terminate this automatic debit.

Printed Name 1: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name 2: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Account Closing Instructions

Now that you've set up all your accounts with us, there are a couple of things you need to do to close your old accounts with your former financial institution.

1. Check with your former bank to make sure you filled out all the documentation necessary to close your accounts. Also, make sure to inquire about special fees or restrictions that may be applicable.
2. Once the accounts are officially closed, make sure that they all have a zero balance.

***That's it! You're all set and ready to go.***

# Account Closing Request Form

## Attention Customer Service Department

To: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

Fax Number: \_\_\_\_\_

This letter is to inform you that I have switched my account(s) to FamilyFirst Bank.

Please close the following accounts:

Checking #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Checking #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Savings #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Savings #: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Money Market: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Other Account: \_\_\_\_\_ Account Owners: \_\_\_\_\_

Thank you for your immediate response. Should there be any remaining funds, please send a check to the following address:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State Zip: \_\_\_\_\_

My Daytime Phone Number is: \_\_\_\_\_

Printed Name 1: \_\_\_\_\_

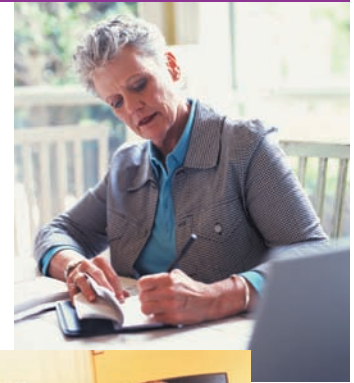
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name 2: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Loan Transfer Worksheet



We have a wide variety of loan products, so it's likely that we have the right one for you. Use this simple worksheet to list all your current loans, and then come talk to us about how we can help you.

Our mortgages, lines of credit and commercial loans are flexible with competitive rates. We work hard to match you with a loan that suits your needs.

BANK	ACCOUNT NUMBER	TYPE OF LOAN	BALANCE REMAINING	SWITCHED
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO

This worksheet does not take the place of an official loan application. Please talk to your FamilyFirst Bank loan officer for assistance. All loans are subject to approval.