



Switching Made Easy Kit Personal Account

At Bar Harbor Bank & Trust, we are committed to providing you the best service possible. With that in mind, we have created this Switching Made Easy Kit designed to help you smoothly transition your personal account and automated transactions to Bar Harbor Bank & Trust.

The Switching Made Easy Kit contains documents that you can personalize to assist with updating automated direct deposits, notifying service providers of account change, and requesting to close accounts with other Financial Institutions. Additionally, there are check lists included to keep switching notes organized and support the transition process.

Here is what you need to do:

1. Open your new Bar Harbor Bank & Trust account online at www.barharbor.bank or visit any of our convenient locations to open your account in person.
2. Make a list of all of the direct deposits and automatic payments that are scheduled to go in and out of your old account each month. If you have payments set up from your old Financial Institution's Online Banking/Bill Payer service, be sure to write down the payee information that you have created in their bill pay program. Use the Switching Made Easy Check Lists to help keep this information organized and track transition progress.
3. If you have direct deposit from an employer, fill out the Switching Direct Deposit Made Easy form in this kit and give it to your employer's Human Resources Department. This form will notify them to reroute your paycheck into your new Bar Harbor Bank & Trust account. You will want to fill out a separate form for each direct deposit that you have coming into your old account. Be sure to find out from your employer when the first deposit will occur into this account.

If you have a direct deposit from Social Security, you will need to contact the Social Security Office for your state.

Maine residents contact:

877-405-1448
202 Harlow Street
Room 10307
Bangor, ME 04401

New Hampshire residents contact:

877-405-7658
177 Main Street
Littleton, NH 03561

Vermont residents contact:

866-690-1944
330 ASA Bloomer State Office Bldg
88 Merchants Row
Rutland, VT 05701

5. Once you know when your first deposit will occur, reschedule your automatic payments to come out of your new Bar Harbor Bank & Trust account. You can do this by filling out the Switching Automatic Payments Made Easy form in this kit. You will want to fill out a separate form for each automatic payment that you have coming out of your old account. Mail this form to the company/business that the payments go to. Follow up by phone to find out what date the change will take place. If you used Online Banking/Bill Pay at your old Financial Institution to establish automatic payments, you will want to be sure to stop those payments and set up your payees and payment schedules in your new Bar Harbor Online account.
6. Once you're sure all direct deposits and automatic payments (including Online Banking /Bill Pay transactions) are coming and going from your new Bar Harbor Bank & Trust account, you can notify your old Financial Institution to close out your old account. You can initiate the account closing by filling out the Request to Close Account form and mailing it to your old Financial Institution. Make sure to obtain any remaining account balance, as well as written confirmation that your account has been closed.

Questions?

We're here to help! Stop into any of our local branches or contact our friendly Customer Service Center at 888-853-7100.



Switching Direct Deposit Made Easy

Personal Account

This form authorizes an employer to deposit payroll or other checks into your new Bar Harbor Bank & Trust account. Please complete one form for each automatic deposit you wish to change. The information can be found on your new checks or deposit slips, and your employee benefits statements. **Once completed, forward this form to your Employer's Human Resources Department.**

To:

Employer Name			
Employer Address Line 1			
Employer Address Line 2			
City/State/Zip			

From:

Name			
Address			
City/State/Zip		Telephone	

Please ensure all future Direct Deposits are made into my Bar Harbor Bank & Trust account:

Account Number: _____

Checking Account

Routing Number: 011201759

Savings Account

Deposit Amount: \$ _____

Existing Direct Deposit

New Direct Deposit

Signature _____

Date _____

ATTACH A BAR HARBOR BANK & TRUST VOIDED CHECK TO THIS FORM

Employer – If you are unable to accept this form, please forward your authorization form to your employee.

Questions?

We're here to help! Stop into any of our local branches or contact our friendly Customer Service Center at 888-853-7100.



Switching Automatic Payments Made Easy

Personal Account

Utilize this form to notify a company of your request to redirect your automatic payment to your new Bar Harbor Bank & Trust account. Please complete one form for each automatic payment you wish to change. The information can be found on your new checks or deposit slips, and on billing notices. **Once completed, forward this form to the company/business that is due payment.**

To:

Merchant Name			
Merchant Address Line 1			
Merchant Address Line 2			
City/State/Zip			
Account Number		Payment Date	

From:

Name			
Address			
City/State/Zip		Telephone	

Please redirect my Automatic Payment so that all future payments are made from my Bar Harbor Bank & Trust account:

Account Number: _____

Checking Account

Routing Number: 011201759

Savings Account

Payment Amount: \$ _____

Signature

Date

ATTACH A BAR HARBOR BANK & TRUST VOIDED CHECK TO THIS FORM

Merchant – If you are unable to accept this form, please forward an authorization form to your customer at the address listed.

Questions?

We're here to help! Stop into any of our local branches or contact our friendly Customer Service Center at 888-853-7100.



Request to Close Personal Account

Utilize this form to notify a Financial Institution of your request to withdrawal any remaining balance from and close your account. Please complete one form for each Financial Institution you wish to close accounts with; multiple account numbers for one Financial Institution can be included on the same form. The information required can typically be found on your checks, deposit slips, or monthly statements from your old Financial Institution. **Once completed, forward this form to the Financial Institution you wish to close accounts with; be sure to collect written confirmation your old account(s) have been closed.**

To:

Financial Institution Name			
Address Line 1			
Address Line 2			
City/State/Zip			
Account #(s) to be Closed			

From:

Name			
Address			
City/State/Zip		Telephone	

Upon receipt of this request, please close the above listed account(s) at your Financial Institution. I have stopped all automatic debits and credits to the account, and all of my pending transactions have cleared.

If there are any remaining balances, please issue a check and send it to my attention at the above listed address. Regardless, please mail written confirmation that the account has been closed to my attention at the above listed address.

I appreciate your assistance and prompt attention to this request. If you have any questions, please contact me at the above listed telephone number. Thank you.

Signature

Date

Financial Institution – If you are unable to accept this form, please mail to me the correct authorization form at the address listed above.

Questions?

We're here to help! Stop into any of our local branches or contact our friendly Customer Service Center at 888-853-7100.



Automatic Direct Deposits Check List

Personal Account

Automatic Direct Deposits

Depositor Name	
Type of Deposit	
Date Mailed	
Confirmation Received	
Deposit Verified	

Automatic Direct Deposits

Depositor Name	
Type of Deposit	
Date Mailed	
Confirmation Received	
Deposit Verified	

Automatic Direct Deposits

Depositor Name	
Type of Deposit	
Date Mailed	
Confirmation Received	
Deposit Verified	

Automatic Direct Deposits

Depositor Name	
Type of Deposit	
Date Mailed	
Confirmation Received	
Deposit Verified	



Automatic Payments Check List

Personal Account

Automatic Payments

Biller Name	
Type of Payment/Account #	
Date Mailed	
Confirmation Received	
Payment Verified	

Automatic Payments

Biller Name	
Type of Payment/Account #	
Date Mailed	
Confirmation Received	
Payment Verified	

Automatic Payments

Biller Name	
Type of Payment/Account #	
Date Mailed	
Confirmation Received	
Payment Verified	

Automatic Payments

Biller Name	
Type of Payment/Account #	
Date Mailed	
Confirmation Received	
Payment Verified	



Online Banking Bill Payments Check List

Personal Account

Online Banking Bill Payments

Biller/Payee Name	
Type of Deposit/Payment/Account #	
Date Updated	
Confirmation Received	
Payment Verified	

Online Banking Bill Payments

Biller/Payee Name	
Type of Deposit/Payment/Account #	
Date Updated	
Confirmation Received	
Payment Verified	

Online Banking Bill Payments

Biller/Payee Name	
Type of Deposit/Payment/Account #	
Date Updated	
Confirmation Received	
Payment Verified	

Online Banking Bill Payments

Biller/Payee Name	
Type of Deposit/Payment/Account #	
Date Updated	
Confirmation Received	
Payment Verified	



Account Closure Authorization Check List

Personal Account

Account Closure Authorization

Financial Institution	
Type of Account	
Current Balance	
Date Mailed	
Confirmation Received	
Balance Received	

Account Closure Authorization

Financial Institution	
Type of Account	
Current Balance	
Date Mailed	
Confirmation Received	
Balance Received	

Account Closure Authorization

Financial Institution	
Type of Account	
Current Balance	
Date Mailed	
Confirmation Received	
Balance Received	