

WELCOME TO CSB!

We're glad you've chosen Community State Bank for your business banking needs. We understand that changing banks takes some planning, and our goal is to make your transition as simple and smooth as possible.

This guide will walk you through the process, help you keep track of what needs to be moved, and provide tools to make switching easier. Your CSB representative is here to help along the way.

Switching Made Simple

Target Date of Completion: _____

Step 1 : Open & Set Up Your New Accounts

Work with your CSB representative to open your new CSB account(s) and establish the services your business needs.

- Gather required business and signer documentation, see page 2 for what information you will need.
- Enroll in Business Online Banking
- Order checks and debit cards
- Complete ACH, Remote Deposit Capture, and other business services applications, as needed

Step 2 : Switch your automatic payments

Identify everything connected to your current bank account and begin moving it to CSB.

- Payroll
- Automatic payments and deposits
- Merchant services
- Customer and vendor payments
- Loans, taxes, utilities, and subscriptions
- Recurring transfers and wires

Step 3 : Monitor Both Accounts

Keep your old account open while you confirm everything has successfully moved.

- Use the Account Transfer Manager on page 3 to make tracking easy
- Monitor both accounts for outstanding activity
- Confirm deposits and payments are posted to your new CSB account

Step 4 : Close Your Old Account

Once all activity has successfully transferred:

- Confirm outstanding transactions have cleared
- Transfer the remaining balance
- Close the account with your previous financial institution
- Destroy old checks and debit cards

Step 5 : Complete a Final Review

Make sure nothing was missed.

- Update saved payment methods and digital wallets
- Review your first CSB statements
- Confirm all services are working as expected
- Contact your CSB representative with any questions

Don't close your old account too soon.

Keep both accounts open until you have confirmed that outstanding checks, automatic payments, deposits, payroll, merchant settlements, and other recurring transactions have successfully moved to your new CSB account.

OPENING YOUR BUSINESS ACCOUNT

What you'll need to open your business account

To help make opening your new Community State Bank business account quick and easy, please have the information below available.

Financial institutions are required to obtain information to verify the business and certain individuals associated with the business. Additional documentation may be requested depending on your business structure or account needs.

Individual Information

Please have the following available for all individuals required for the account. Your CSB representative will let you know which individuals will need to provide information.

- Government-issued photo identification
- Social Security Number or Tax Identification Number
- Current address and contact information
- Proof of address, if requested

Business Documents

Doing Business under another name? If your business operates under a name other than its registered legal name, please provide the applicable Fictitious Name documentation.

Business Type	Business Documents Required
C Corporation/S Corporation	Articles of Incorporation; By-laws; Letter of Authority or Meeting Minutes; Proof of EIN
Non-profit Corporation	Articles of Incorporation; By-laws; 501c Determination Letter; Letter of Authority OR Meeting Minutes; Proof of EIN
LLC	Certificate of Organization; Operating Agreement (Sole member LLC, if available); Proof of EIN or SSN, as applicable
General Partnership	Certificate of Partnership Authority (unless 50/50); Partnership Agreement (unless 50/50); Proof of EIN
Limited Partnership	Certificate of Limited Partnership; Partnership Agreement; Proof of EIN
LLP/LLLP	Statement of Registration; Partnership Agreement; Proof of EIN
Unincorporated Associations/Organizations	By-Laws, if applicable; Meeting Minutes or Letter of Authority; Proof of EIN
Sole Proprietor	Proof of EIN or SSN, as applicable
Trust	Trust Agreement; Proof of EIN
Township/Borough	Meeting Minutes or Letter of Authority signed by one or more township supervisor(s) or Borough Council Member(s); Proof of EIN
Municipal/Gov't Entity	Articles of Incorporation/Charter; By-Laws, if applicable; Meeting Minutes or Letter of Authority; Proof of EIN
IOLTA	Appropriate documentation for the law office; Enrollment Form for Lawyers and Law Firms; Proof of EIN

Please note: Documentation requirements may vary based on business structure and account ownership. Your CSB representative will let you know if additional information or documentation is needed.

ACCOUNT TRANSFER MANAGER

This worksheet is designed for your internal use to track the information you need to close your account and switch recurring debit and credits.

New CSB Account Number:

New CSB Routing Number: 031317788

Don't forget these: Payroll, Merchant Processing, Taxes, Utilities Insurance, Loans/Leases, Vendors, Customer ACH, Subscriptions, Wires, Etc.

Recurring Payments from Your Account (Debits)

Due Date	Company/Payer	Amount	Updated to New Account

Recurring Payments to Your Account (Credits)

Due Date	Company/Payee	Amount	Updated to New Account

Outstanding Checks

Check Number	Check Payable to	Amount	Cleared

Important: Ensure that you keep this sensitive account information secure and, if printed consider shredding at time of completion.

RECURRING PAYMENT NOTIFICATION TEMPLATE (EMAIL)

REMINDER: Never send full account details via unsecured email

Subject: Payment Information Update

Hello [Company Name],

I am writing to inform you that I have recently changed my bank account information. Please update my recurring payment details for the following account:

Name on Account: [Business Name]
Current Account Number (last 4 digits):
Old Payment Method: [Old Bank/Account]
Effective Date: [Date]

My new payment details are provided below:
Financial Institution: Community State Bank
New CSB Account Number:
New CSB Routing Number: 031317788

Please confirm once your records have been updated and the effective date of the change.

Thank you for your assistance,
[Authorized Signer]
[Business Email]
[Business Phone Number]

RECURRING DEPOSIT/CREDIT NOTIFICATION TEMPLATE (EMAIL)

REMINDER: Never send full account details via unsecured email

Subject: Banking Information Update for Deposits

Hello [Company Name/Customer Name],

We recently changed our business banking information. Please update your records so future payments, deposits, or credits are directed to our new account.

Name on Account: [Business Name]
Current Account Number (last 4 digits):
Effective Date: [Date]

My new payment details are provided below:
Financial Institution: Community State Bank
New CSB Account Number:
New CSB Routing Number: 031317788

Please update your records for all future payments or credits beginning on the effective date above. Please confirm once your records have been updated and the effective date of the change.

Thank you for your assistance,
[Authorized Signer]
[Business Email]
[Business Phone Number]

BEFORE YOU CLOSE YOUR OLD ACCOUNT

Before submitting the Account Closing Letter, take a moment to confirm that your transition is complete.

- Outstanding checks have cleared
- Automatic payments and recurring debits have been moved
- Automatic deposits and credits have been moved
- Payroll funding and/or payroll deposits have been successfully updated, if applicable
- Merchant service deposits are posting to your CSB account, if applicable
- Recurring transfers and wire instructions have been updated
- Saved payment methods and digital wallets have been updated
- Remaining funds are ready to be transferred
- You have reviewed both accounts for any activity that may have been missed
- Destroy all debit card(s) and checks

Important: Do not close your previous account until you are confident all outstanding transactions have cleared and recurring activity has been successfully moved to your Community State Bank account.

Please Note: Your previous financial institution may have additional account closure requirements. Contact them directly to confirm their process and any documentation required.

ACCOUNT CLOSING LETTER TEMPLATE

Date: _____

To: _____

Financial Institution: _____

Re: Request to Close Business Account(s)

To Whom It May Concern:

Please accept this letter as my authorization to close the business account(s) listed below. I have reviewed the account activity and confirmed that outstanding transactions have cleared and recurring payments and deposits have been updated, as applicable.

Business Name: _____

Account(s) to Close:

Account Type: _____ Account Number: _____

Account Type: _____ Account Number: _____

Account Type: _____ Account Number: _____

Remaining Balance

Please:

- Issue a check payable to the business for the remaining balance.
- Transfer the remaining balance according to the instructions provided separately through an approved secure method.
- Other: _____

Mailing Address for Check, if applicable:

If additional information or documentation is required to complete this request, please contact me using the information below.

Thank you,

Authorized Signer: _____

Title: _____

Signature: _____

Phone: _____

Email: _____

Date: _____