

MECU's Easy Switching Guide



All you need to know about banking at MECU right away

The MECU Switching Guide tells you all you need to know to move your checking account from another financial institution to MECU. Before you begin, you should have already opened your MECU checking account. Note: Before you close your old account, be sure that all outstanding checks have cleared and all payees have been transferred to MECU.

After your new MECU checking account is opened, be sure to:

___ **Sign up for Direct Deposit**, and you'll have immediate access to your money as it's posted to your account.

To do so, you will need:

- Your MECU account number
- MECU's routing number, which is 252076468, can also be found at the bottom of your MECU personal check in the lower left hand corner
- Your employer's (or other depositor's) name and address

___ **Enroll in Online Banking**, for access to your MECU accounts seven days a week, 24 hours a day, at no charge. Monitor your accounts, transfer funds, make payments, and request specific account notifications.

___ **Set up Online BillPayer**. Once enrolled in Online Banking, you can make one-time or recurring payments with the click of a mouse. Be sure to transfer any automatic payments from your old bank. Simply call those payees with your new checking and routing numbers.

___ **Sign up for Overdraft Protection**. MECU's Preferred Credit is a personal line of credit that can be used to write your own loans and act as overdraft protection for checking accounts. If you're an individual, apply online or at any branch. **Small business owners should call 443-263-4290 or email us at business@mecu.com.**

___ **Use Online Banking** to set-up automatic, recurring transfers from your checking account to your Share Savings or Money Market account, and watch your savings grow!

___ **Activate your VISA® Debit Card or MECU ATM card** using the instructions that came with the card.

___ **Learn about CU Rewards®**. Earn points for qualifying purchases with your Visa (R) Debit Card. There is no fee to participate in the CURewards program and Debit Card accounts in good standing are automatically enrolled.

Thank you for opening your new MECU account. We look forward to serving you for many years to come!



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