



## Switch Kit

### Now you can switch to Cooperative Federal.

Our convenient Switch Kit makes it simple to move your accounts to Cooperative Federal. We will be glad to help you fill out the forms to change your direct deposit, automatic withdrawals, and close your other accounts.

#### Open Up

Your first step is to open your new Cooperative Federal savings account. A savings, or share, makes you a member and an owner of our credit union, and makes you eligible to apply for the full range of low-cost loans that we offer. The \$5 required to open your savings account is the only minimum balance you need to maintain with our basic accounts. Use the Cooperative Federal Checklist inside to organize what you need to open your new account with us.

#### Direct Deposits

Fill out the "Change Direct Deposit/Social Security Form" to switch your automatic deposits to your new Cooperative Federal account\*. Starting with only the basic savings? You can have your social security/disability payment directly deposited. Any other automatic deposits or payments? Our checking account is the way to go.

#### Automatic Payments

With automatic payments you can have all your bills payed directly from your checking account. See the reminder list below for automatic payments that you may need to switch to your Cooperative Federal checking account before closing your old account.

### Staff Extension Directory

Southwest Office

Member Services.....699	Wilhelmina.....option 5
<i>en español</i> .....700	Patricia.....option 5
Laurie.....240	Rae.....option 5
Maribel.....241	
Leyanis.....213	Lending and Credit.....697
Mike.....220	<i>en español</i> .....698
Jack.....216	Greg.....230
Carmen.....232	Susan.....231
	Paula.....222

**(315) 471-1116**

**Eastside Office**  
& Mailing Address

723 Westcott Street  
Syracuse, New York 13210

**Southwest Office**

401 South Ave  
In the Southwest Community Center  
Syracuse, New York 13205

info@coopfed.org  
www.cooperativefederal.org

***Se habla español***



Accounts are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

<b>Utilities</b>	<input type="checkbox"/> Electric / Gas	<input type="checkbox"/> Home Phone <input type="checkbox"/> Cell Phone	<input type="checkbox"/> Internet / Wireless
	<input type="checkbox"/> Water	<input type="checkbox"/> Cable / Satellite	<input type="checkbox"/> Other
<b>Other Payments</b>	<input type="checkbox"/> Loans (i.e., car, home equity, credit card, student loans) <input type="checkbox"/> Account transfers to other bank accounts	<input type="checkbox"/> Charitable donations <input type="checkbox"/> Membership fees / automatic renewals	<input type="checkbox"/> Mortgages <input type="checkbox"/> Insurance (i.e., home, auto, renters)
	<input type="checkbox"/> Online rentals: video/movie/games <input type="checkbox"/> Magazines	<input type="checkbox"/> Firewood <input type="checkbox"/> Yard / Snowplow	<input type="checkbox"/> CSA <input type="checkbox"/> Other

# New Accounts Check List

## Out with the Old

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Before you close your old account make sure to leave enough money to pay off any checks you may have written and allow automatic withdrawals to clear. Once you're sure that the old accounts are inactive- that there isn't another bill set to pull from your old account or any checks still out there that haven't been cashed- you should request the remaining balance from your account in your old financial institution paid out to you in the form of cash or a bank check.\*\* You can use the "Close Account" form, if you'd like. Once the account is closed, you should destroy remaining checks (or bring them in and we'll shred them for you), ATM/debit cards and deposit slips.

## In With the New

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Coming soon to Cooperative Federal! Our credit union will shortly be offering a real-time online billpay service, a VISA credit card, and online check reorder through Liberty. We're adding these to the rest of our great services: the VISA Check Card with Common Cents (where your purchases create small change that is donated to community groups), the Sharenet ATM Network of no-surcharge, no-fee ATMs for credit union members, Phone Teller, direct deposit, Business & Organization Accounts, community development CDs and IRA investment options, Money Market SuperShare Accounts, SuperShare Checking Accounts which earn dividends, and our full range of business and personal loan services.

## Live the Difference

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Experience real community finance at Cooperative Federal. For more information about us, our loan services, our financial education classes, or our ATM locations please see our website [www.cooperativefederal.org](http://www.cooperativefederal.org) or call us at 315-471-1116 (you can use the staff directory on the back of this packet) to set up an appointment to open an account or meet with a loan officer.

## Important Forms

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Change Paycheck Direct Deposit/Social Security Form  
Close Account Form  
VISA Check Card Application Form

*\*If you receive deposits other than payroll direct deposit or social security/disability, such as retirement or pension checks, contact that group for instructions on changing the deposit to Cooperative Federal.*

*\*\*There may be a 10-day hold on the full amount of some checks that are used to open a new account at Cooperative Federal. Be aware that your money may not be immediately available to you if you open your account with a personal check or a money order.*

## Share Savings and Draft Checking Accounts

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- \$5 to open the Savings Account
  - Demonstrate that you either live, work, worship, or go to school within the city of Syracuse. Otherwise, join one of our Field of Membership Organizations.
  - Valid, unexpired US Driver's License/Non-Driver's ID, US Passport, or US Military ID. US Alien Registration Card.
- \$20 to open the Checking Account
  - Our low-fee Checking Accounts are better for your account balance than so-called "free" checking accounts at other financial institutions.
  - We pro-rate your annual fee depending on the time of year you open your Checking Account.
  - No Annual Fee for Checking Accounts opened in December. \$20 annual fee kicks in January of the new year.
  - \$10 fee for basic box of checks (150 per box) or \$13-\$20 for recycled, decorative, or designer checks.
  - No fee to apply for a VISA Check Card or a Line of Credit for overdraft protection.

## Youth Accounts

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- \$5 for the Savings Account
  - Valid, unexpired ID: US Driver's/Non-drivers License, Sheriff's ID, CNY Works ID

## Children's Account

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- \$5 for a Savings Account
  - Required ID: a birth certificate, Social Security card and a guardian/parent with ID as listed above.

If you do not have the listed forms of identification, we will work with you!  
Contact Laurie, Member Service Manager, at ext. 240. We will help you to find another way.