



## 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

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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

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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

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With automatic payments you can have all your bills paid 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.

|                       |  |  |  |
|-----------------------|--|--|--|
| <b>Utilities</b>      | <input type="checkbox"/> Electric / Gas  | <input type="checkbox"/> Home Phone<br><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)<br><input type="checkbox"/> Account transfers to other bank accounts | <input type="checkbox"/> Charitable donations<br><input type="checkbox"/> Membership fees / automatic renewals | <input type="checkbox"/> Mortgages<br><input type="checkbox"/> Insurance (i.e., home, auto, renters) |
|                       | <input type="checkbox"/> Online rentals: video/movie/games<br><input type="checkbox"/> Magazines   | <input type="checkbox"/> Firewood<br><input type="checkbox"/> Yard / Snowplow                                  | <input type="checkbox"/> CSA<br><input type="checkbox"/> Other                                       |

## **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-surchage, 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.*

We are really glad that you want to become a member of our Credit Union! Not only do we offer great rates for your account, but you can rest assured that your money is being used to make loans at low interest rates to you and to other folks in our community.

• **What is a Credit Union's field of membership?**

This Credit Union has roots in this community, and we want to know that you do too. That is the essence of the Field of Membership (FOM) - it's about having a common bond. That's part of what makes us so different from a big bank.

• **I Live in the City, Now What?**

If you live in the city of Syracuse and it says so on the driver's license, non-driver ID or passport you present us, you are all set!

• **What if I Work in Syracuse but Live Elsewhere?**

If you're employed in Syracuse, all we need is a pay stub with your name, your employer's name and employer's address. That's it.

• **What if I Attend School in Syracuse but Live Elsewhere?**

Have a school ID? Show it to us along with your other ID and you are good to go! No school ID, not a problem. Just show us an envelope with your name on it from the school and that's it.

• **What if I Worship in the City but Live Elsewhere?**

Cooperative Federal welcomes people of all faiths. Just give us the address or location of your place of worship.

• **What if I don't fit any of these criteria?**

Never fear, there are many other ways to become a members, and we have most of them listed on the next page.

• **Do you have immediate family or household members who are members of Cooperative Federal?**

*(Mom, Dad, Sister, Brother, Children, Housemates)*

Tell us their name and we can look up their account; then you are in.

• **Do you have any immediate family who live in the city of Syracuse, even if they aren't members of Cooperative Federal?**

Tell us their name and address and you are in.

• **Are you - or a member of your immediate family or household - a member of one of these organizations, or would you like to become a member? (We can help you!)**

## Member Organizations

|   |          |
|---|----------|
| Appleseed Trust.....                                  | 474-1939 |
| CNY Chapter NY Civil Liberties Union.....             | 471-2821 |
| East Side Soccer.....                                 | 445-2165 |
| Jubilee Homes of Syracuse.....                        | 428-0070 |
| Open Hand Theater.....                                | 476-0466 |
| Peace Action of Central New York.....                 | 478-7442 |
| Preservation Association of CNY.....                  | 475-0119 |
| SAGE/Upstate.....                                     | 478-1923 |
| South East University Neighborhood Ass'n (SEUNA)..... | 472-3110 |
| Syracuse Community Choir.....                         | 446-4374 |
| Syracuse Community Radio.....                         | 234-1999 |
| Syracuse Peace Council (SPC).....                     | 472-5478 |
| Syracuse Real Food Cooperative (SRFC).....            | 472-1385 |
| South Side Entrepreneurs Association (SSEA).....      | 443-6899 |
| Syracuse United Neighbors (SUN).....                  | 476-7475 |
| Time of Jubilee Land Trust.....                       | 428-0070 |
| Westcott Community Center.....                        | 478-8634 |
| Westcott Community Development Corp.....              | 426-0243 |
| Westcott Eastside Neighbors Ass'n (WENA).....         | 479-7301 |
| Women's Information Center .....                      | 478-4636 |

# New Accounts Check List

## Share Savings and Draft Checking Accounts ---

- \$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 ---

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

## Children's Account ---

- \$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.

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

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

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

**To Whom It May Concern:**

**This letter serves as a request to close the following account/s. Please send a check for the remaining balance to the address below. If you have any questions please contact me at \_\_\_\_\_.**

Closing account/s:      Savings# \_\_\_\_\_      Savings# \_\_\_\_\_  
                                 Savings# \_\_\_\_\_      Savings# \_\_\_\_\_  
                                 \*Checking# \_\_\_\_\_      \*Checking# \_\_\_\_\_  
                                 \*with Overdraft \_\_\_\_\_      \* with Overdraft \_\_\_\_\_  
                                 with Line of Credit \_\_\_\_\_      with Line of Credit \_\_\_\_\_

ATM Card# \_\_\_\_\_

ATM Card # \_\_\_\_\_

\*Credit Card# \_\_\_\_\_

\*Credit Card# \_\_\_\_\_

*\* All checks must have cleared*

*\* All automatic transfers/online banking transactions must be stopped*

**Thank you.**

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Signature

Date

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

\_\_\_\_\_

\_\_\_\_\_

# Cooperative Federal

Syracuse's community development credit union



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

## Direct Deposit

Cooperative Federal can receive deposits electronically from most employers who have the ability to send out direct deposits. You will need to contact your payroll department to find out if they participate in direct deposit programs. If they do, they will need the following information: Cooperative Federal has a unique 9-digit "Routing & Transit Number", listed below:

**2 2 1 3 8 1 9 3 5**

### Checking/Share Draft Deposit Account Number

Use the following 14-digit share draft account number (which begins with "1263")

**1 2 6 3** \_ \_ \_ \_ \_

*& This information may also be used for setting up vendor/merchant/credit card direct debit payment.*

*☞ Members who have direct deposit can receive a .25% discount on loan rates when they sign up for automatic loan payments, for as long as their direct deposit with automatic payment continues. Ask our Loan Department for more information about this discount.*

## Social Security Request for Direct Deposit

BENEFICIARY OR RECIPIENT:

- **NAME:** \_\_\_\_\_
- **SOCIAL SECURITY CLAIM NUMBER:** \_\_\_\_\_ / \_\_\_\_\_  
(SUFFIX)
- **PAYEE'S NAME:** \_\_\_\_\_  
(If different from the beneficiary/ recipient name above)

**ROUTING NUMBER:** 221381935

**CHECKING 14 digit ACCOUNT NUMBER:** 1 2 6 3 \_ \_ \_ \_ \_

**SAVINGS 1 to 4 digit ACCOUNT NUMBER:** \_ \_ \_ \_

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

Syracuse Cooperative Federal Credit Union – Serving Syracuse for 25 years

Eastside Office  
& Mailing Address  
723 Westcott St  
Syracuse, NY 13210

Southwest Office  
SW Community Center  
401 South Ave  
Syracuse, NY 13205

Tel: (315) 471-1116  
Fax: (315) 476-0567  
info@coopfed.org  
www.cooperativefederal.org



# Cooperative Federal

Syracuse's community development credit union



## 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](mailto:info@coopfed.org)

[www.cooperativefederal.org](http://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.