



81 Main Street - PO Box 367 - Keystone, Iowa 52249
Phone 319-442-3218 Fax 319-442-3218 - Toll Free 800-539-3210

MAKE THE SWITCH TO KSB FOR TODAY AND TOMORROW

We look forward to welcoming you as a Keystone Savings Bank customer. Our mission is to be here for all your banking needs today and tomorrow.

The thought of changing banks can be confusing but KSB is here to help you make the switch easily, conveniently and hassle-free.

Below is a checklist of the 4 easy steps you will need to follow. There are links to help you complete many of the steps and all the forms you will need are ready for you to fill in and mail.

Here is what you need to do:

Step #1 Open an account

Open an account with KSB! Stop by one of our five convenient locations and meet with a Personal Banker or call us at 800-539-3210 to schedule an appointment.

Keystone

81 Main Street
PO Box 367
Keystone, Iowa 52249
319-442-3218

Marengo

330 Western Avenue
PO Box 243
Marengo, Iowa 52301
319-642-7345

Center Point

807 Rosedale Dr
PO Box 904
Center Point, IA 52213
319-849-1555

Pleasant Hill

6871 NE 12th Ave
Pleasant Hill, IA 50327
515-266-6900

Keystone Savings Bank has a great selection of checking and savings accounts that will fit your banking needs. KSB offers Online Banking and Online Bill Pay to help make your banking easier. Our newest banking products are Mobile Banking with Mobile Deposit. Mobile deposit lets you bank from your smartphone or tablet, anytime, anywhere. You can also sign up for our convenient eStatements.

Please bring the following with you:

- Initial deposit for your checking and/or savings account
- Government-issue photo ID (driver's license, passport, etc.)

- If your address does not match your driver's license please bring in an utility bill with your current residence.

Step #2 Identify ACH and Direct Deposit Needs

You will need to identify all of your (ACH) automatic debit transactions (utilities, internet provider, insurance, loan payments, etc.) and any Direct Deposits (payroll, social security, dividends, etc.) and give them notice that KSB is your new financial institution. KSB has created this form to help remind yourself:

| ACH Name | Amount | Date |
|----------|--------|------|
| | | |
| | | |
| | | |
| | | |
| | | |

| Direct Deposit | Amount | Date |
|----------------|--------|------|
| | | |
| | | |
| | | |
| | | |
| | | |

Step #3 Notify your ACH vendors and Direct Deposit depositors to make the switch to Keystone Savings Bank

You must provide written notice to change automatic payment and deposits. It may take a payment/deposit cycle to complete this change. It is good to leave enough money in your old account to cover any outstanding payments.

When you switch to KSB, you can also sign up for Online Bill Pay. With Online Bill Pay you are able to select payment dates, schedule recurring payments, make one-time payments and pay your bills conveniently.

Step #4 Close your previous accounts

After you have reviewed your current statement and allowed enough time for outstanding checks, pending ACH payments and other electronic transactions to clear your account you may close your previous account. You will want to notify your previous financial institution where to send the check for any funds remaining in your accounts. Destroy your ATM and/or Debit card, any unused checks and deposit slips.

For Certificates of Deposit, you may want to monitor maturity dates to avoid penalties for early withdrawal.



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Authorization for Direct Deposit
(Complete a separate form for each Direct Deposit)

To: Company _____
Attn: _____
Address: _____
City, State, Zip: _____

RE: Authorization for Direct Deposit to my account at Keystone Savings Bank

Please accept and process my Direct Deposit authorization as shown below. Start making Direct Deposits into my account at Keystone Savings Bank effective this date.
If you have any questions, please contact me at the telephone number, e-mail or mailing address shown here. Thank you.

Sincerely,

Authorized Signature

Date

Direct Deposit Information

Name

Social security number

Address

City, State, Zip

Phone

E-Mail

073921682
Keystone Savings Bank Routing #

P.O. Box 367 Keystone, IA 52249
Keystone Savings Bank Address

My KSB account # type

A deposit slip or voided check is attached to verify my new account information.



Member FDIC

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Authorization to change Direct Deposit Instructions

(Complete a separate form for each Direct Deposit)

To: Company _____
Attn: _____
Address: _____
City, State, Zip: _____

RE: Please switch my Direct Deposit to a New Account at Keystone Savings Bank

I am requesting that you update my Direct Deposit authorization as shown below. Please discontinue my current deposit at _____ and begin making Direct Deposit into my new account at Keystone Savings Bank effective this date.

If you have any questions, please contact me at the telephone number, e-mail or mailing address shown here. Thank you.

Sincerely,

Authorized Signature

Date

Direct Deposit Information

Name

Social security number

Address

City, State, Zip

Phone

E-Mail

Previous Bank

Previous Bank Routing #

Previous Bank Account # type

Previous Bank Account # type

073921682
Keystone Savings Bank Routing #

P.O. Box 367 Keystone, IA 52249
Keystone Savings Bank Address

New KSB account # type

New KSB account # type

A deposit slip or voided check is attached to verify my new account information.



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Authorization for Automatic Payments
(Complete a separate form for each automatic payment)

To: Company _____
Attn: _____
Address: _____
City, State, Zip: _____

RE: Authorization to Make Automatic Payments and Transfers through my account at Keystone Savings Bank

I recently switched financial institutions. Please discontinue debiting my previous account at _____ and begin making automatic withdrawals from my new account at Keystone Savings Bank.

I authorize (vendor name) _____ and KSB to initiate variable entries to my checking/savings account. This authorization will remain in effect until I notify named vendor in writing to cancel it in such time to allow a reasonable opportunity to act. In addition, I agree that I remain obligated to pay for these services in the event a charge to my account is not honored, for whatever reason, and that the named vendor retains its normal collection rights.

Sincerely,

Authorized Signature

Date

Automatic payment information

Name

Name (other account holder)

Address

City, State, Zip

Phone

E-Mail

Vendor & account number

Amount to be debited

Previous Bank Name

Previous Bank routing #

073921682
Keystone Savings Bank Routing #

P.O. Box 367 Keystone, IA 52249
Keystone Savings Bank Address

My KSB account # type

Payment Date

A deposit slip or voided check is attached to verify my new account information.