



HERITAGE BANK  
OF CENTRAL ILLINOIS

[www.heritage-bnk.com](http://www.heritage-bnk.com)

# Switch Kit

## Why switch to Heritage Bank?

Since 1920, Heritage Bank has been the cornerstone of personal service and a commitment to the Central Illinois area. Still locally owned and dedicated to the community, the people of Heritage are proud to not only serve their customers, but to get to know them as well.

But just because we're a hometown bank doesn't mean we haven't changed with the times. Heritage continues to rival the larger banks as we invest in the newest banking technology. We offer a wide variety of checking and savings accounts, mortgages, consumer loans and lines of credit and investment options. Our online banking, mobile banking and online bill paying services give you access to your account information 24 hours a day, 7 days a week. We also have the highest level of enhanced security features to keep you and your money safe and secure.

## It's easy to simplify

With our Switch Kit, we've provided you with all the forms you need to move all your accounts and automatic transactions to Heritage Bank. In this packet you will find the following:

- **FAQs** – Answers to frequently asked questions. For more information, visit our website at [www.heritage-bnk.com](http://www.heritage-bnk.com) or talk to a branch representative.
- **Heritage Bank Hints** – We've compiled helpful advice and suggestions that will make switching to Heritage even easier!
- **Switch Kit Checklist** – This identifies the most common transactions you may have so that all your bases are covered.
- **Direct Deposit Change Authorization Form** – Send to your employer's human resources department, Social Security Administration or financial planning institution.
- **Automatic Withdrawal Change Authorization Form** – Simply fill in the blanks with your account information and send it to the appropriate institution.
- **Electronic Banking Services** – Sign up for Online Banking and gain access to convenient services such as Mobile Banking, Watchdog, EZPay, TeleBanc and E-Statements.
- **Heritage Branch Locations** – With six area locations and a user-friendly online banking presence, Heritage is accessible and convenient.



Here are answers to some of the most commonly asked questions about switching your accounts. If your question is not answered here, contact your Heritage Bank representative.

### **Is it easy to switch my accounts to Heritage?**

Absolutely! With Heritage Bank's Switch Kit, we provide you with all the forms and walk you through the process step-by-step.

### **What is the easiest way to switch?**

There are two ways to switch your accounts to Heritage Bank – just pick the way that is most convenient for you!

1. Bring your account information to any branch office or call a bank representative to receive your free Switch Kit. Return your completed forms to any branch or fill them out while you're there.
2. Print out the Switch Kit forms provided on our website at [www.heritage-bnk.com](http://www.heritage-bnk.com). Return your completed forms to any branch or fill them out while you're there.

### **Is there a fee involved?**

There are no fees associated with switching your accounts to Heritage Bank. Contact your previous financial institution to see if there are fees associated with closing accounts.

### **How do I change a direct deposit account?**

In the Switch Kit, there are appropriate forms to transition your direct deposits from locations such as your employer, financial planner, or Social Security Administration.

### **I have my bills set up for automatic bill pay.**

#### **Can I do the same at Heritage?**

Yes! Not only do we provide you with the forms necessary to switch your accounts, we offer EZ Pay, the easiest way to pay your bills online.

### **What security measures are in place to protect my personal information?**

The information that you enter into the Online Switch Center is protected by our Privacy Notice and Entrust.

### **I keep seeing "ACH" on my account information. What is ACH?**

ACH stands for Automatic Clearing House, the Federal Reserve's nationwide electronic funds transfer network, which enables participating financial institutions to distribute electronic credit and debit entries to bank accounts and to settle such entries. No matter where you bank, your processing payments go through the ACH system.



The following are some tips to make your switch to Heritage Bank even easier!

**Hint #1:**

Make copies of the authorization form for multiple companies. Use one form per company.

**Hint #2:**

Your automatic deposit transfer may take up to three deposit periods. Make sure your former account remains open and funded until all automatic deposits have been switched to your Heritage Bank account.

**Hint #3:**

Confirm that your automatic deposit or withdrawal has gone through by checking your Heritage Bank statement online at [www.heritage-bnk.com](http://www.heritage-bnk.com).

**Hint #4:**

Check the company's website or billing statement for the address of the main accounting office where you should send your authorization change. This address may be different than their business location or billing address.

**Hint #5:**

Your routing number is the first group of nine numbers found at the bottom of your check.

**Hint #6:**

Now is a good time to take inventory of your automatic withdrawals and take advantage of any you might like to add, such as gym memberships, utilities, or insurance premiums.

**Hint #7:**

Just a reminder...your Heritage Bank Branch Representative is \_\_\_\_\_.  
He/She can be reached at \_\_\_\_\_ or \_\_\_\_\_.



For your switching convenience, Heritage Bank has made a checklist of the most common companies you may need to contact regarding your accounts. Use this list to track your progress, or to make notes for your Heritage Bank representative.

My Heritage Account Number: \_\_\_\_\_

My Heritage Routing Number: 071116295

**Direct Deposit/Automatic Withdrawal Checklist**

	<b>Company Name</b>	<b>Phone</b>	<b>Acct. #</b>	<b>Switch Completed (date)</b>
<b>Direct Deposits</b>				
Employer #1				
Employer #2				
Retirement/Pension				
Social Security		(800) 772-1213		
Other _____				
Other _____				
<b>Automatic Withdrawals</b>				
Auto Insurance				
Homeowners Insurance				
Brokerage Account				
Cable/Satellite				
Internet Service				
Cell Phone				
Credit Card #1				
Credit Card #2				
Credit Card #3				
Electric				
Gas				
Gym Membership				
Home Phone				
Life Insurance				
Loan				
Mortgage				
Water/Sewer				
Other _____				
Other _____				



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## Direct Deposit Change Authorization

This authorization gives the named company permission to redirect recurring automatic deposits such as payroll, Social Security, dividends, annuities or other periodic distributions into your Heritage Bank account.

### Employer, Agency or Company: \_\_\_\_\_

I have recently switched my banking to Heritage Bank of Central Illinois and request that my automatic deposit be switched.

Name on Account: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Employee I.D. #: \_\_\_\_\_

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

City, State, ZIP: \_\_\_\_\_

Phone Number: \_\_\_\_\_

### Previous Financial Institution

Name of Institution: \_\_\_\_\_

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

City, State, ZIP: \_\_\_\_\_

### New Financial Institution

Heritage Bank of Central Illinois

615 N. Trivoli Ave.

Trivoli, IL 61569

I hereby authorize my direct deposit to be re-directed to my NEW Checking Account.

**I have attached a voided check for reference.**

Effective (day/month/year): \_\_\_\_\_

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

Heritage Bank Checking or Savings Account Number: \_\_\_\_\_

Heritage Bank Routing Number: 071116295

Amount (if applicable): \_\_\_\_\_

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

*This form may be copied if additional forms are needed.*



This authorization gives the named company permission to have payments such as insurance premiums, gym memberships or utilities automatically deducted from your Heritage Bank account.

**Employer, Agency or Company:** \_\_\_\_\_

I have recently switched my banking to Heritage Bank of Central Illinois and request that my automatic withdrawal be switched.

Name on Account: \_\_\_\_\_

Social Security #: \_\_\_\_\_

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

City, State, ZIP: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Previous Financial Institution**

Name of Institution: \_\_\_\_\_

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

City, State, ZIP: \_\_\_\_\_

**New Financial Institution**

Heritage Bank of Central Illinois

615 N. Trivoli Ave.

Trivoli, IL 61569

I hereby authorize my automatic withdrawal to be taken out of my NEW Checking Account.

**I have attached a voided check for reference.**

Effective (day/month/year): \_\_\_\_\_

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

Heritage Bank Checking or Savings Account Number: \_\_\_\_\_

Heritage Bank Routing Number: 071116295

Amount (if applicable): \_\_\_\_\_

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

*This form may be copied if additional forms are needed.*



**After you become an Online Banking customer**, log in to your account to enroll in EStatements, Mobile Banking and EZPay.

To enroll in EStatements and Mobile Banking, visit the options menu. To enroll in EZPay, click on "EZPay Enrollment" at the bottom of the Relationship Summary page.

To view demos of our electronic services, visit [www.heritage-bnk.com](http://www.heritage-bnk.com)

Each individual who is to have access to Internet Banking and/or Telephone Banking account information, including each individual named on joint accounts, will be assigned a password.

### Account Holder(s) Information

Signer #1: _____	Application Date: _____
E-mail Address: _____	Primary Account Number <i>(usually a checking account):</i>
Signer #2: _____	_____
E-mail Address: _____	Personal: _____
Company: _____	Business: _____
Address: _____	
City, State, ZIP: _____	
Work Phone: _____ Cell Phone: _____ Other Phone: _____	

### Electronic Banking Customer Agreement

In consideration of the Electronic Bank services ("Services") to be provided by Heritage Bank of Central Illinois ("Bank") as described from time to time in information distributed by BANK to its customers, the undersigned Customer agrees as follows:

1. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to this Agreement.
2. Fees for Services shall be payable in accordance with a schedule of charges as established, and amended, by BANK from time to time. Charges shall be automatically deducted from Customer's account and BANK shall provide to Customer notice of such debit(s) annually.
3. Collected funds must be available for distribution from Customer's account, as of the close of the business day on the scheduled transfer date.
4. BANK shall not be responsible for damages arising from unauthorized access to Internet or Telephone Banking (TeleBanc).
5. Unless otherwise noted, the meaning of terms as used by this Agreement and information incorporated herein shall be as defined by the applicable provisions of the Illinois Uniform Commercial Code.
6. The laws of the State of Illinois shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

Any transaction or ACH/funds origination initiated after 4:00 p.m. will be considered the next day's business. For example, if you perform a transfer between accounts on Wednesday night, the transaction will not physically post to your account until Thursday night's update.

Bank Use Only

Port #
Date:

Owner/Authorized Signer: \_\_\_\_\_ Date: \_\_\_\_\_

Owner/Authorized Signer: \_\_\_\_\_ Date: \_\_\_\_\_



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## Heritage Bank Branch Location and Hours

### Peoria

3100 W. Harmon Hwy.  
Peoria, IL 61604  
Phone: 309.637.3611  
FAX: 309.655.3327

3420 W. Willow Knolls Rd.  
Peoria, IL 61614  
Phone: 309.692.6060  
FAX: 309.692.9246

### Peoria Heights

4488 N. Prospect Rd.  
Peoria Heights, IL 61616  
Phone: 309.688.2711  
FAX: 309.688.2794

### East Peoria

410 N. Main St.  
East Peoria, IL 61611  
Phone: 309.699.0444  
FAX: 309.427.6889

### Trivoli

615 N. Trivoli Ave.  
Trivoli, IL 61569  
Phone: 309.362.2139  
FAX: 309.362.2763

### Hanna City

12223 W. Farmington Rd.  
Hanna City, IL 61536  
Phone: 309.565.4261  
FAX: 309.565.7660

### Hours

#### Lobby Hours:

Monday - Friday 8:00 a.m. - 5:00 p.m.  
Saturday 8:00 a.m. - Noon

#### Drive-Up Hours:

Monday - Thursday 8:00 a.m. - 5:00 p.m.  
Friday 8:00 a.m. - 6:00 p.m.  
Saturday 8:00 a.m. - Noon

### Anytime. Anywhere.

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## Heritage Bank ATM and Cash Machine Locations

### Deposit and Withdrawal

Heritage Bank  
3420 W. Willow Knolls Rd.  
Peoria, IL

Heritage Bank  
3100 W. Harmon Hwy.  
Peoria, IL

Heritage Bank  
4488 N. Prospect Rd.  
Peoria Heights, IL

Heritage Bank  
12223 W. Farmington Rd.  
Hanna City, IL

Heritage Bank  
410 N. Main St.  
East Peoria, IL

County Market  
1090 Fort Street  
Farmington, IL  
(Accessible 7 days a week  
from 6:00 a.m. - 11:00 p.m.)

Heritage Bank  
1304 Main St.  
Peoria, IL  
(SW corner of Main and University)

### Withdrawal Only

WeaverRidge Golf Club  
5100 WeaverRidge Blvd.  
Peoria, IL

Citylink Bus Terminal  
2105 NE Jefferson Ave  
Peoria, IL

Bradley Student Center  
915 Elmwood Ave  
Peoria, IL

Bradley University Campus  
830 N. Elmwood Ave.  
Peoria, IL  
(Outside the University Bookstore)

Bradley University Campus  
Renaissance Coliseum  
1600 W. Main St.  
Peoria, IL

One World Eats and Drinks  
1245 W. Main St.  
Peoria, IL