

Are you thinking about switching banks?



**We can make it
easy for you!**

Let's get started ...



Equal
Opportunity
Employer



Taking the first step

1

Open a new First National Bank checking account.

Have your First National Bank checks handy, as you will need your account and bank routing numbers for the next steps.

2

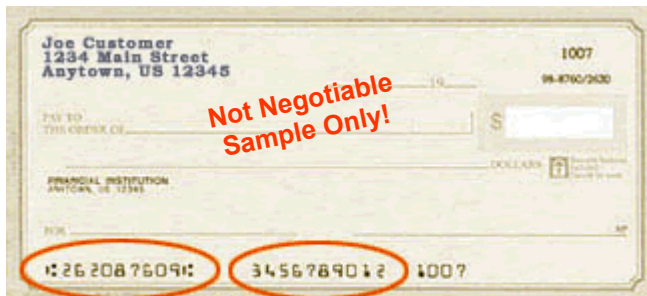
Discontinue using your old checking account.

Keep your old checking account(s) open until your direct deposits and/or automatic payments (see *next steps*) take effect. Make sure all outstanding checks clear your account(s).

3

Change or sign up for direct deposits.

Use the attached Direct Deposit Enrollment Form to inform your employer or other organizations that you have a new First National Bank account. Fill out the form using the account and bank routing numbers from your new First National Bank checks.



Routing
Number

Account
Number

Direct Deposit of Social Security or Government Checks.

The fastest way to change the direct deposit of your Social Security benefit is to call:

Social Security/SSI - 1.800.772.1213

For government pensions call:

Veteran's Benefits - 1.800.827.1000

4

Change any automatic payments.

If you have any monthly payments, such as utility or loan payments, automatically deducted from your account, you can use the attached Automatic Payment Change Request to inform these organizations of your new account information.

5

Close your old account.

Once your checks have cleared and your automatic payments have been changed to your new account, fill out the attached form to inform your former bank that you wish to close your account.

Next ...



First National Bank

Automatic Payment Change Request

Do you make automatic payments from your checking account?

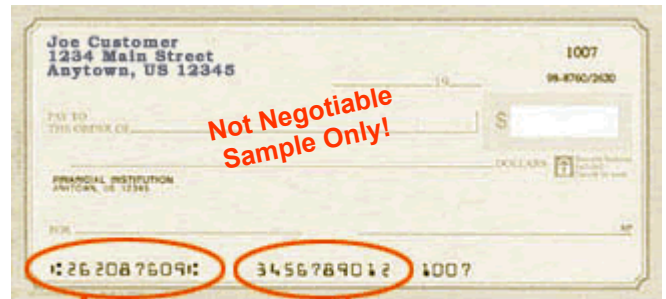
Perhaps you have payments to utilities or insurance companies? If so, you will want to notify these organizations to begin deducting payments from your new First National Bank checking account.

- Complete the form(s) below, detach them and include them in envelopes with a voided check or voided deposit slip from your First National Bank account.
- Mail to the appropriate entities that you have authorized to make withdrawals from your account.
- While most companies accept this form, there may be some that require you to complete their own change request form.

Make additional copies of forms as required!

Automatic Payment Change Request

To (Payee Name)	Account Number (your account # with payee)																
Payee Address																	
Your Name	Your Address																
<p>I have opened a new account at First National Bank of Muhlenberg County. Please change your records to reflect that my electronic payments to you are deducted from my new account with information as follows:</p> <p>First National Bank of Muhlenberg County Routing Number</p> <table border="1"> <tr> <td>0</td><td>8</td><td>3</td><td>9</td><td>0</td><td>1</td><td>9</td><td>3</td><td>5</td> </tr> </table> <p>First National Bank of Muhlenberg County Account Number (7 digits)</p> <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>		0	8	3	9	0	1	9	3	5							
0	8	3	9	0	1	9	3	5									
Signature	Telephone ()																

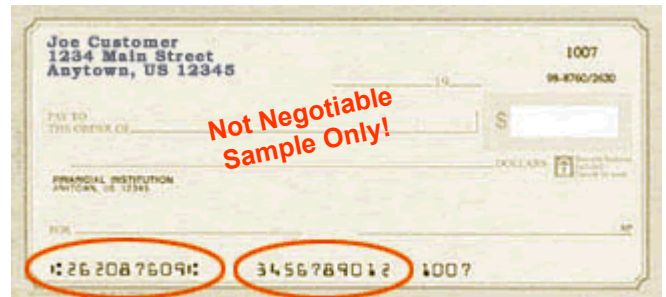


Routing Number

Account Number

Automatic Payment Change Request

To (Payee Name)	Account Number (your account # with payee)																
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Signature	Telephone ()																



Routing Number

Account Number



First National Bank

Direct Deposit Enrollment

Take the hassle out of getting to the bank in time!

Direct Deposit takes the worry out of getting your checks to the bank in time. No more wondering if the check will get to you on time so you can deposit it. With Direct Deposit, your checks are conveniently and automatically deposited for you.

- First, ask your employer if they have a Direct Deposit Form. If so, fill out their form for a new Direct Deposit request or a change request.
- If your employer does not have a standard form, fill out the following form using your new account number and bank routing number from your First National Bank Account.

You may also be able to use this form for any non-governmental organization, but check with your employer first. In addition, you can use this form to have dividend or insurance proceeds directly deposited into your account.

Direct Deposit Enrollment Form

New Request Change Request

Use this form to notify your employer (or any other non-governmental organization that regularly sends a payment to you) that you want the proceeds deposited directly into the First National Bank accounts specified herein.

Your Name	Social Security Number
Street Address	City, State, Zip Code

I hereby authorize (company/organization) _____ hereinafter called "ORIGINATOR", to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account(s) indicated below and the depository institution named below, hereinafter called "DEPOSITORY", to credit and/or debit the same to such account.

Primary Account	
Depository Name (Bank) First National Bank of Muhlenberg County	Routing Number 083901935
Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings	Account Number
Amount to Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> Fixed Amount \$ _____	

If the ORIGINATOR allows Direct Deposit to more than one account, I elect to have a portion of my proceeds put into the following account:

Optional Secondary Account	
Depository Name (Bank) First National Bank of Muhlenberg County	Routing Number 083901935
Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings	Account Number
Amount to Deposit	

This authority is to remain in full force and effect until ORIGINATOR has received written notification from me of its termination in such time and in such manner as to offer ORIGINATOR and DEPOSITORY a reasonable opportunity to act on it.

Date _____ Signature _____



First National Bank

Request to Close Account Notice

To:

FROM:

Please close the account(s) noted below and mail the balance, including any accrued interest to:

Me

First National Bank of Muhlenberg County
P.O. Box 389
Central City, KY 42330
Account Number _____

All transactions have cleared the account(s) and all direct deposits and/or automatic payments have been stopped.

Type of Account/Account Number

Authorization

Checking Account

I hereby authorize the closure of my account. All of my checks have cleared the account to be closed, and all direct deposits and automatic payments have been stopped.

Account Number

Signature _____

Joint Owner _____

Checking Account

I hereby authorize the closure of my account. All of my checks have cleared the account to be closed, and all direct deposits and automatic payments have been stopped.

Account Number

Signature _____

Joint Owner _____

Savings/Money Market Account

I hereby authorize the closure of my account. All of my checks have cleared the account to be closed, and all direct deposits and automatic payments have been stopped.

Account Number

Signature _____

Joint Owner _____

Savings/Money Market Account

I hereby authorize the closure of my account. All of my checks have cleared the account to be closed, and all direct deposits and automatic payments have been stopped.

Account Number

Signature _____

Joint Owner _____