Personal Banking: Account Switching Checklist

Everyday Banking Switch Kit

KINDRED Credit Union

Kindred helps take the guesswork out of switching, so you can move your everyday banking with confidence.

Opened a new account recently or looking to switch to Kindred?
Use this checklist to make switching your pre-authorized payments to Kindred simple so your regular payments keep running smoothly and nothing gets missed during the move. Track payments to update, what information to share, and when each change is confirmed.

To set up pre-authorized payments, download Kindred's Void Cheque form and send it to each of your depositors/billers.

This form can be downloaded after you log in to online banking; for details on how to do so, **click here**.

If you do not currently have access to online banking or the app, you can download a blank **Direct Deposit / Pre-Authorized Payment Form**.

TIP: Enroll in CRA direct deposit on online banking by navigating to Account Services in the left menu, then Set up CRA Direct Deposit. Personal members can receive the following CRA payments through direct deposit:

- *Income tax refund;*
- *Canada Child Benefit;*
- *GST/HST credit;*
- *Canada Workers Benefit; and*
- *Related provincial and territorial payments.*

Expense Type	*Biller*	*Account Number*	*Pre-Authorized Payment*	*Expected Transfer Date*	*Completed* ✓
Recurring Expenses					
Hydro			$		☐
Heat			$		☐
Gas			$		☐
Water			$		☐
Taxes			$		☐
Mortgage			$		☐
Internet/Cable			$		☐
Cellphone			$		☐
Other			$		☐
Loans					
Car Loan			$		☐
Credit Line			$		☐
Other Loans			$		☐
Other Loans			$		☐
Insurance					
Home/Business			$		☐
Auto			$		☐
Other			$		☐
Savings and Pre-Authorized Debits					
RRSP Savings			$		☐
TFSA Savings			$		☐
RESP Savings			$		☐
Investment Savings			$		☐
Charitable Donations			$		☐
Other			$		☐

Personal Banking, Made Kindred: We will work with you to make it easy.

Review this checklist to understand what to expect and how we will help switch your banking to Kindred:

Membership and Account Setup

- ✔ Your first $25 is invested in Member Shares
- ✔ Fund the account
- ✔ Debit card set up
- ✔ Online banking set up
- ✔ Complete credit card application (Mastercard) to replace existing credit cards
- ✔ Mailed or online monthly statements

Everyday Banking Transition

- ✔ Provide employer with new banking account details for direct deposit
- ✔ Change banking account details for pre-authorized payments

Final Review

- ✔ Ensure all pre-authorized payments and deposits are going through Kindred account before closing

ClickSWITCH®

With a personal account at Kindred, you can let ClickSWITCH take care of moving your direct deposits and pre-authorized payments from another financial institution.

TIP: ***ClickSWITCH works well for switching pre-authorized payments for most utilities. In other instances, it is quicker to work directly with the biller to switch banking details.***

What you'll need to begin switching:

- *Personal chequing account with Kindred;*
- *Online banking access with Kindred; and*
- *Your current pre-authorized payment and direct deposit information.*

Whether using ClickSWITCH or going direct to billers, we are here to help you along the way.

Switching to Kindred and need a credit card? *Review the **different options** and our team will work through the requirements with you.*

For more details on switching your personal banking to Kindred and to get started, visit a branch near you or book a meeting to speak with us in person, on video chat, or over the phone at your convenience.