

# How to make the switch to BSCU FREE Checking



**Have your Direct Deposit re-directed to BSCU** (Payroll, Social Security, Pension or other) using the Direct Deposit Change Form on Page 4.

Routing & Transit # 222079495

Account # \_\_\_\_ \_\_\_ \_\_\_

Your account number is the 10 digit number at the bottom of your checks. If you do not have checks, please call us for the 10 digit account number.





**Discontinue using your old checking account.** Make sure that funds are available in that account to cover any outstanding checks, debit card transactions and upcoming automatic withdrawals.



**Change automatic withdrawal information.** If you are currently using an automatic withdrawal feature to pay a mortgage, loan, utility or other scheduled payment, request to change the withdrawal information from each source over to BSCU using the same account information that is used for Direct Deposit in *Step 1.* Many companies will let you change your payment information by visiting their websites.

#### **STEP 4**

**Close your old account, destroy checks and debit cards.** Once your direct deposit is automatically deposited into your BSCU account and you are certain your old checking account is inactive and all outstanding items have cleared the old account, request that the previous financial institution close the account and send you any remaining balance. Be sure to destroy all checks and debit cards associated with the old account.

Use the handy Switch Checklist on Page 2 to set up direct deposit and automatic withdrawals.



See Page 5 to sign up for FREE BSCU*at*Home Online Banking and Bill Pay.



### Switch Checklist

To ensure a smooth transition to your new BSCU Share Draft Checking Account, you can use this handy checklist to make the switch! Please be sure to maintain a balance in your old account to cover any outstanding payments or checks. BSCU is not responsible for any overdraft charges incurred for insufficient funds.

#### Direct Deposits to switch

	Payroll
	Social Security
	Government
	Retirement
	Investments
	Disability
	Travel Pay
	Tax Returns
Aut	comatic payments withdrawn from your account
	Mortgage
	Gas Company
	Electric Company
	Cable TV
	Netflix/HULU
	Cell Phone
□ -	Telephone
	Internet Service
	Gym Membership
	Charitable Donations
	Health Insurance
	Insurance-Auto/Home/Life/Disability
	EZPass
□ I	Loans Auto/Personal
	Daycare
	Other



# Direct Deposit, Payroll Allotment and ACH Withdrawals

Your direct deposit or payroll allotment can be automatically deposited into your BSCU account. Please read below to determine which account number format you will need to use. **BSCU will not receive the direct deposit or approve a withdrawal unless the correct account numbers and account type are used.** 

### **Direct Deposit**

For direct deposit or payroll allotments to your Share Savings Account:

BSCU Routing number: 2 2 2 0 7 9 4 9 5

Account	Type -	Savings
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For direct deposit or payroll allotments to your Share Draft Checking Account:

BSCU Routing number: 2 2 2 0 7 9 4 9 5

BSCU Account # \_

Account Type - Checking

This is the 10 digit number that can be found at the bottom of your share draft checks-call with questions.

It is best to have your full direct deposit go into your Checking Account. If you want automatic transfers set up to go to your Share Savings, Goalsetter Club Savings or Holiday Club, we can set it up for you. Or you can use BSCU*at*Home Online Banking.

#### Automatic Withdrawals

For Automatic Withdrawals (Debits) from your Share Draft Checking Account:

· \_\_\_\_ \_\_\_

BSCU Routing number: 2 2 2 0 7 9 4 9 5

BSCU Account # \_

Account Type - Checking

This is the 10 digit number that can be found at the bottom of your share draft checks-call with questions.

Automatic withdrawals or payments can **ONLY** be set up from your Share Draft Checking Account.



## **Direct Deposit Change Form**

### Please accept this form as my authorization to change my direct deposit to **Buffalo Service Credit Union**

Employee's Name			
Address	City	State	Zip
Daytime contact number			
I authorize my direct deposit to be	routed to: Buffalo Ser	vice Credit Unio	n (BSCU)
BSCU Routing number: <b>2 2 2 0 7 9</b>	495		
BSCU Account #		Checkir	ng
			5
Dollar Amount \$	OR Full Net Pay [	]	
<b>Stop</b> my direct deposit to:		_ Account #	
<b>Stop</b> my direct deposit to:		_ Account #	
Authorized signature		Date	



# Sign up for FREE BSCUatHome Online Banking

As a BSCU member, you have everything you need for your day-to-day banking from wherever you are with BSCUatHome Online Banking!



Go to www.BuffaloServiceCreditUnion.org and click on the enroll button.



Enter your member account number as the login ID.

You will receive an email that contains a temporary password.



STEP 3

Enter the temporary password. You will be prompted to change the password. Remember your new password or write it down in a safe place.



Complete the Multi Factor Authentication (MFA) security questions. You're in! You can now view your accounts and make transfers between accounts.



If you have a BSCU Share Draft checking account you can now simply click on the Bill Pay tab. Accept the disclosure and begin paying all your bills in one place.

# popmoney

Once enrolled in Bill Pay you will also have access to popmoney and Account to Account.



### Get our convenient mobile App-FREE.

**Please note:** You must first enroll in BSCU*at*Home Online Banking. Once enrolled you can download the Touchbanking app from your app store. See page 2 for instructions on enrolling in BSCU*at*Home Online Banking.



Go to the App store on your iPhone or Android or use the link on our website.





Search "TouchBanking" and download the app.

This is what our app looks like



Enter App Code: **bscumobile** 



When you log into the app you will see the picture you chose when you set up BSCU*at*Home Online Banking. As a time saver you can use instant balance to see your checking account balance. To perform transactions or get detailed account information you must enter your online banking password.