



Switch

To A United Consumers Checking Account And Enjoy...

- The choice between four great checking account options
- FREE 24/7 online account access with CU Anywhere
- FREE 24/7 telephone account access with MAC24
- FREE MasterMoney® Check Card and ATM Cards
- Convenient branch locations with drive-thru ATM access
- Direct Deposit and Payroll Deduction
- Easy online check ordering
- Traveler's Cheques, Money Orders and Wire Transfers
- Courtesy Pay and Overdraft Protection for qualified members
- Notary public service
- Discount tickets
- And more!

United Consumers Credit Union (UCCU) Offers **Great Checking Options** To Fit Your Needs

Classic Checking

Our free Classic Checking Account features no minimum balance requirements, no monthly service charges and no per-check fees. Plus, you'll enjoy unlimited check-writing privileges and the convenience of our MasterMoney Check Card, ATM Card and optional Courtesy Pay.

Preferred Checking

With Preferred Checking, you earn interest on balances of \$1,000 or more. Other features include no per-check fees, unlimited check writing privileges and the benefits of our MasterMoney Check Card, ATM Card and optional Courtesy Pay.

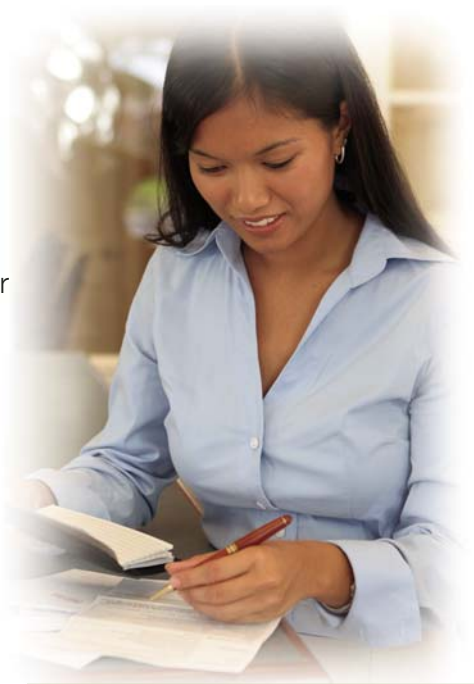
Silver VIP Checking (Members 55 and older)

The free Silver VIP Checking Account includes no minimum balance requirements, no monthly per-check fees, unlimited check-writing privileges, as well as the convenience of our MasterMoney Check Card, ATM Card and optional Courtesy Pay. Additional benefits include: free Traveler's Cheques, free Notary Service and free Cashier's Checks.

Second Chance Checking*

Our Second Chance Checking Account can help you establish a successful banking relationship regardless of past credit problems. Instead of paying payday lenders or check-cashing companies an average of 400% interest (the industry average), you pay just \$10 per month for unlimited check writing. After 12 months of successfully managing your Second Chance Checking Account, you can request that your status be reviewed and switched over to a regular checking account. That can save you even more money, and open the door to a variety of other credit union services and benefits.

*Individuals with a record of fraud on the Chex System report and those who have caused a loss at UCCU are not eligible. Direct Deposit of your pay-check is required if offered by your employer. Maximum holds as allowed by law will be placed on all checks (other than verifiable payroll checks or other guaranteed fund checks). Debit/ATM Card and Courtesy Pay do not apply. Other terms and conditions will be disclosed at the time you open the account.



Make The Right Move...

Switch Your Checking Accounts To United Consumers



It's So Easy To Switch!

You come first at UCCU. That's why we have taken the hassle out of moving your checking account(s) with these simple forms. Making the move is easier than ever before!

Make The Move To UCCU In Five Easy Steps!

Step 1

Come in to UCCU and open your new account. Choose from our free Classic Checking, our dividend-earning Preferred Checking, our Silver VIP Checking or our Second Chance Checking programs. Each of our checking accounts features the convenience, security, cost-savings and friendly service you've come to expect from UCCU.

Step 2

Stop using your previous checking account and allow the checks you have written to clear. (This should take approximately three weeks.)

Step 3

Switch your direct deposit to UCCU. Simply fill out FORM 1 and send it to the appropriate recipients.

Step 4

Switch your automatic payments to UCCU. Simply fill out FORM 2 and send it to the appropriate recipients.

Step 5

Close your old account after all debits and credits have cleared and you have switched your automatic deposits and payments. Fill out FORM 3 and send it to your old financial institution(s).

If you have any questions, you can contact us at any time.

- Stop by any branch
- Call us at (816) 325-6900
- E-mail us at helpdesk@uccumo.com



NOTE: Other financial institutions and companies may require additional forms and/or information.

Authorization For Direct Deposit

Please change the account for my direct deposit.

Date

Company making direct deposit

Company address

City

State

Zip

You are currently making automatic deposits into the following account:

My old bank

My old bank's routing number

My old account number

Please begin making automatic deposits into my new United Consumers Credit Union account.

301081414

New routing number

New account number

Please contact me should you have any questions. Thank you.

X

Signature

Name (please print)

Address

City

State

Zip

Telephone

Please include a voided United Consumers Credit Union check with your request.



NOTE: Other financial institutions and companies may require additional forms and/or information.

Authorization For Automatic Payment

Please change the account for my automatic payments.

Date

Company receiving automatic payment

Company address

City

State

Zip

You are currently withdrawing funds automatically from the following account:

My old bank

My old bank's routing number

My old account number

For (payment or reason)

On (date of month)

Please stop making withdrawals from this account on (date: MM/DD/YY) ____/____/____ and start making them from my new United Consumers Credit Union account.

301081414

New routing number

New account number

Please contact me should you have any questions. Thank you.

X

Signature

Name (please print)

Address

City

State

Zip

Telephone

Please include a voided United Consumers Credit Union check with your request.



NOTE: Other financial institutions and companies may require additional forms and/or information.

Authorization To Close Account

Please close my account.

_____ Date

_____ Financial Institution Name

_____ Address

_____ City State Zip

Close the following account number(s):

_____ Account # Account #

and send a check for the remaining balance to the address below.

Please contact me should you have any questions. Thank you.

X
_____ Signature

_____ Name (please print)

X
_____ Joint Signature

_____ Joint Name (please print)

_____ Address

_____ City State Zip

_____ Telephone Day Evening



NOTE: Other financial institutions and companies may require additional forms and/or information.

