

## *Step by Step - changing banks made easy!*

- Step 1* **Open a North Shore Bank deposit account.** [Click here](#) to begin an online deposit account application. If you would prefer, please stop by any one of our [locations](#) and a Customer Service Representative would be happy to assist you.
- Step 2* **Stop using your previous deposit account.** Balance your former account and ensure you have enough money remaining in it to cover any outstanding checks, withdrawals, automatic deductions, etc. Allow time for outstanding checks to clear. Destroy your ATM and/or debit card, any unused checks and deposit tickets.
- It may take up to two statement cycles for all outstanding items to clear so don't close your former account too soon.
- Step 3* **Move your electronic deposit(s) to North Shore Bank.** Review the [Electronic Deposit Instructions](#) and complete the [Electronic Deposit Form](#).
- It may take up to three deposit periods to switch your automatic deposit so don't close your former account too soon.
- Step 4* **Transfer any electronic payment(s) to North Shore Bank.** Review the [Electronic Payment Instructions](#) and complete the [Electronic Payment Form](#).
- Step 5* **Close your previous checking account.** Complete the [Account Closing Request Form](#) and send it to your former bank.



## *Quick Reference Information Guide*

Once you have opened your North Shore Bank deposit account, the following forms will lead you through the step by step process to relocate your deposit account. Here is a Quick Reference Information Guide to assist you.

*North  
Shore Bank  
of  
Commerce  
Information*

ABA Routing #: 091900106

Your New Account #:

Mailing Address: PO Box 16450  
Duluth, MN 55816

Phone: 218-722-4784

*Former  
Bank  
Information*

Name:

ABA Routing #:

Your Former Account #:

### Helpful Terms:

***Electronic Deposits*** (direct deposit): recurring income that is automatically deposited into your account. Examples include paychecks, social security, and disability payments.

***Electronic Payments*** (deductions): recurring payments that are automatically withdrawn from your account. Examples: include electric, water & gas, and mortgage payments.



## *Electronic Deposit Instructions*

To help you get organized, record any reoccurring electronic deposits posting to your former account. Using your most recent statement, fill out the information below.

Date	Company Name	Account #	Amount
------	--------------	-----------	--------

After you have identified the electronic deposits from your previous bank statements:

1. Complete the Electronic Deposit Form for each employer or source of income.
  - Check with your employer/source of income to find out where you should send the Electronic Deposit Form. They may require the completion of a different form.
  - Transfer your social security, by calling the Social Security Administration at 1-800- 772-1213 or visit their website at [www.ssa.gov/deposit/howtosign.htm](http://www.ssa.gov/deposit/howtosign.htm).
2. Attach a voided check from your new North Shore Bank deposit account.
3. Submit one form to each employer/source of income.

➡ Maintain the account at your previous bank until you have confirmation that your electronic deposit is posting to your North Shore Bank account.



# Electronic Deposit Form

Complete this form and send to each company making an electronic deposit to your account. Attach a voided check.

## Company Information

Company Name

Address

City, State Zip

## Authorization

To whom it may concern:

I have recently changed financial institutions.

or

I would like to begin receiving electronic deposits.

Please route my electronic deposit(s) into my North Shore Bank of Commerce account. If you have any questions regarding this request, please contact me as soon as possible. My contact information is located below.

Sincerely,

\_\_\_\_\_  
Authorized Signer

\_\_\_\_\_  
Date

## Customer Information

Name

Soc Sec # or Employee #

Address

City, State Zip

Phone: Day or Evening

E-mail

*Immediately begin making electronic deposits to the following account:*

## New Bank Information

North Shore Bank of Commerce

Routing #: 091900106

131 W Superior St

Account #:

Duluth MN, 55802

Checking or

Savings

## *Electronic Payment Instructions*

To help you get organized, record any reoccurring electronic payments posting to your former account. Using your most recent statement, fill out the information below.

Date	Company Name	Account #	Amount
------	--------------	-----------	--------

After you have identified the electronic payments from your previous bank statements:

1. Complete the Electronic Payment Form for each payment recipient.
  - Check with each payment recipient to find out where you should send the Electronic Payment Form. They may require the completion of a different form. This information may be available on your bill or the company's website.
2. Attach a voided check from your new North Shore Bank account.
3. Submit one form to each payment recipient.
  - ➔ Maintain the account at your previous bank until you have confirmation that your electronic payment is posting to your North Shore Bank account.
  - ➔ Don't forget you can also manage your payments with North Shore Bank's FREE Online Banking Bill Pay.



# Electronic Payment Form

Complete this form and send to each company taking an electronic payment from your account. Attach a voided check.

## Company Information

Company Name

Address

City, State Zip

## Authorization

To whom it may concern:

Deduct my electronic payment(s) from my North Shore Bank of Commerce account.  
or  
Cancel my electronic payment. I will use North Shore Bank's online bill pay to make future payments.

If you have any questions regarding this request, please contact me as soon as possible. My contact information is located below.

Sincerely,

\_\_\_\_\_  
Authorized Signer

\_\_\_\_\_  
Date

## Customer Information

Name

Soc Sec # or Employee #

Address

City, State Zip

Phone: Day or Evening

E-mail

## New Bank Information

*Immediately begin making electronic payments from the following account:*

North Shore Bank of Commerce

Routing #: 091900106

131 W Superior St

Account #:

Duluth MN, 55802

Checking or Savings



# Account Closing Request Form

Complete this form and forward to your former bank.

## Company Information

Company Name

Address

City State Zip

## Authorization

To whom it may concern:

This letter is to inform you that I am closing my account(s) at your bank. Please close the accounts listed below and send a check for the remaining balance to:

North Shore Bank of Commerce  
131 W Superior St  
PO Box 16450  
Duluth MN, 55816

Attn:

Account(s) #  
to close:

If you have any questions regarding this request, please contact me as soon as possible. My contact information is provided below.

Sincerely,

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

## Customer Information

Name

Soc Sec #

Address

City, State Zip

Phone: Day or Evening

E-mail