



The Bank of Bennington™

**Welcome!**

Welcome to The Bank of Bennington,

We are pleased you have decided to open your accounts with The Bank of Bennington. We have designed this 'Switch-Kit' to help make moving your accounts easy and convenient.

We would be happy to help you complete any of the attached forms. For assistance, please call a Customer Service Representative or stop in to your local office of The Bank of Bennington.

#### **Bennington**

155 North Street      Lobby Hours  
802-442-1640      Mon-Fri: 8:00 am–5:00 pm  
fax 802-442-6020      Drive-up Hours  
Mon-Fri: 7:30 am–5:00 pm

32 Phyllis Lane      Lobby and Drive-Up Hours  
802-445-3123      Mon-Thurs: 9:00 am–5:00 pm  
fax 802-445-3142      Fri: 9:00 am–6:00 pm  
Sat: 9:00 am–1:00 pm

#### **Manchester Center**

78 Center Hill      Lobby and Drive-Up Hours  
802-362-4760      Mon-Thurs: 8:00 am–5:00 pm  
fax 802-362-0577      Fri: 8:00 am–6:00 pm  
Sat: 9:00 am–12:00 pm

#### **Arlington**

3198 Route 7A      Lobby and Drive-Up Hours  
802-375-2319      Mon-Fri: 8:00 am–5:00 pm  
fax 802-375-2617

#### **Rutland**

143 Woodstock Ave.      Lobby and Drive-Up Hours  
802-774-5085      Mon-Fri: 8:00 am–5:00 pm  
fax 802-774-5005

Drive-up ATMs at each office and at the following locations:

219 Benmont Avenue, Bennington  
307 Vermont Route 7A, Shaftsbury  
40 VT-30, Bondville  
H.N. Williams Store, 2732 VT-30, Dorset

**Toll Free Customer Service: 1-800-286-4824**

**Telephone Banking: 1-800-216-1103**

Your Money Stays Here, Works Here, and That Makes a Difference.™



[thebankofbennington.com](http://thebankofbennington.com)



### 5 Simple Steps to Switch to The Bank of Bennington

- 1 Open** an account at The Bank of Bennington.  
You can do this at any of our 5 branches.  
Choose from a variety of accounts.
- 2 Deposit** funds into the new account.  
Make sure to leave enough in your old account to cover any outstanding checks.

- 3 Redirect** any direct deposits you have set up.  
These might include your:  
☐ Paycheck ☐ Social Security/Pension/Retirement ☐ Brokerage Deposits

This is all you will need to tell them:

Your New Account Number:

The Bank of Bennington's Routing Number:

This number is also on our website's homepage in case you ever need to find it in a hurry.  
Your employer will change your paycheck's deposit. The Social Security Administration will take care of government-issued pensions. Call them at 800-772-1213. Contact any other institutions that provide you with direct deposit and give them the above two numbers.

- 4 Switch** any Automatic Payments over to the new account.  
If you have any bills that autopay, they will need to have those two new numbers.  
Autopayments are often set up for the following types of recurring bills:  
☐ Gas ☐ Oil ☐ Electric ☐ Water ☐ Phone ☐ Cable ☐ Yard Maintenance  
☐ Trash ☐ Loans ☐ Mortgages ☐ Car payments ☐ Insurance (home, life or auto)  
☐ Credit cards

- 5 Close** your old account slowly.  
Wait a minimum of 2 months of no activity (making sure all checks have cleared) to be sure there isn't a lingering check waiting to be cashed. Then withdraw any remaining funds and close that account with the accompanying letter.  
You are done. **It's that simple!**



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## New Customer Application

Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information is protected by our privacy policy and federal law.

### NAME and IDENTIFICATION

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
U.S. Citizen ☐ YES ☐ NO Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Resident Alien ☐ ITIN \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Non-Resident Alien ☐ W8-BEN ☐ Home Country \_\_\_\_\_  
ID Type 1 ☐ Driver's License Issued by ☐ State of \_\_\_\_\_ ID # \_\_\_\_\_  
☐ Passport ☐ Country of \_\_\_\_\_  
☐ Gov't ID ☐ Gov't Agency Issue Date \_\_\_\_\_  
☐ OTHER [identify] ☐ OTHER [identify] Expiration Date \_\_\_\_\_  
ID Type 2 \_\_\_\_\_ Issued by \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_  
Occupation \_\_\_\_\_ Employer \_\_\_\_\_ ☐ Self-Employed

### ADDRESS and CONTACT INFO

Street Address \_\_\_\_\_ City, State, ZIP \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
APT# \_\_\_\_\_ Mailing Address \_\_\_\_\_  
City, State, ZIP \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_  
Code Word/Phrase/Pin, we will ask for this information as another means of identifying you. \_\_\_\_\_

### PRODUCTS and SERVICES

Are you interested in (check all that apply):

- ☐ Online Banking
- ☐ Mobile Banking with Mobile Check Capture
- ☐ Overdraft Protection
- ☐ E-Statement Delivery
- ☐ Online Bill Payments
- ☐ Loan Accounts [Car, Mortgage, Other]
- ☐ Deposit Accounts [Checking, Savings, CDs, IRAs]
- ☐ Business Products [Deposit, Loan, RDC, Merchant, etc.]
- ☐ Safe Deposit Box Rentals [not available in all locations]
- ☐ Other: \_\_\_\_\_

☐ NONE of the above apply.

Will you be using any of these services (check all that apply):

☐ Large Currency or Coin Services ☐ N/A

Frequency: ☐ Daily ☐ Weekly ☐ Monthly

Usual transaction amount or range \$ \_\_\_\_\_

☐ U.S. Wire Transfer Services ☐ N/A

Frequency: ☐ Daily ☐ Weekly ☐ Monthly

Usual transaction amount or range \$ \_\_\_\_\_

☐ International Wire Transfer Services ☐ N/A

Frequency: ☐ Daily ☐ Weekly ☐ Monthly

Usual transaction amount or range \$ \_\_\_\_\_

### DIRECT DEPOSIT

We may be able to help you set up or switch your electronic payments from payroll, government benefits, or other sources. Tell us:

Who do you receive payments from? \_\_\_\_\_  
Frequency: ☐ Daily ☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Less than Monthly Deposit Amount: \$ \_\_\_\_\_

### DISCLOSURE and SIGNATURE

By signing below, you authorize us to verify any information provided to us by you and to obtain your credit report from an applicable credit reporting agency now or at any time in the future and you further authorize any such agency to furnish us with your credit and financial history information as well as the information we deem necessary to comply with the USA PATRIOT Act. You acknowledge that you have received the account agreement and related disclosures for the account you are applying, and that you agree to accept the terms and conditions found therein. You further acknowledge receipt of the bank's Service Fee Schedule and agree to pay for any fees that you incur. You understand that items presented for payment against insufficient or unavailable funds in your account may not be paid and will incur a fee. If your account has repeated overdrafts, it will be subject to closure.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

How did you hear about TBOB? ☐ Friend/Family ☐ Print Ad ☐ Facebook ☐ Radio ☐ TV ☐ Other \_\_\_\_\_



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## Direct Deposit Request

To My Employer/Payroll Manager:

I would like my income to be automatically deposited into my account at The Bank of Bennington according to the instructions below:

- ☐ Establish Direct Deposit
- ☐ Change my existing Direct Deposit

Employer or Company Name: \_\_\_\_\_

Employer or Company Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### Personal Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone numbers: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (C) \_\_\_\_\_

### Bank Account Information

**The Bank of Bennington**

155 North Street  
Bennington, VT 05201  
(802) 442-1640

Routing Number: **211672609**

Account Number: \_\_\_\_\_

Account Type: ☐ Checking ☐ Savings



ATTACH A VOIDED CHECK HERE

I authorize \_\_\_\_\_ (company name/employer) to make deposits into my account at The Bank of Bennington as indicated above, and to make (if necessary) adjustments for any credit made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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## Automatic Payment/Withdrawal

I would like the following payment to be automatically debited from my account at The Bank of Bennington according to the instructions below:

- ☐ Establish Automatic Payment
- ☐ Change my existing Automatic Payment

Amount: \$ \_\_\_\_\_

Company Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

### Personal Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone numbers: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (C) \_\_\_\_\_

### Bank Account Information

**The Bank of Bennington**  
155 North Street  
Bennington, VT 05201  
(802) 442-1640

Routing Number: **211672609**

Account Number: \_\_\_\_\_

Account Type: ☐ Checking ☐ Savings



ATTACH A VOIDED CHECK HERE

I authorize \_\_\_\_\_ (payee) to initiate payments/withdrawals from my account at The Bank of Bennington, and to make necessary adjustments for any debit made in error to my account. This authority will remain in effect until I have given written notice to terminate this service.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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## Account Closing Request

To Whom it May Concern:

Please close my account(s) described below effective \_\_\_\_\_ (date) as indicated.  
Please process this request and forward any remaining funds in the account(s) by check  
to the address indicated below.

**The following account number(s) indicate the account(s) to be closed<sup>1</sup>:**

Checking Account: \_\_\_\_\_

Savings Account: \_\_\_\_\_

Certificate of Deposit: \_\_\_\_\_

If you have any questions about this request, please contact me immediately. Otherwise,  
please send any remaining funds by check to the following address:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone numbers: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (C) \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*1- If the account you are closing is a Certificate of Deposit, penalties may apply for early withdrawal.  
Indicate the date that you would like the account to be closed to avoid premature closure penalties.*



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## Loan Transfer Worksheet

Use this worksheet to list all your current loans. For assistance and to complete the loan application process, please contact a Loan Officer at The Bank of Bennington\*.

1) Name of Financial Institution: \_\_\_\_\_

Type of loan (Mortgage, Unsecured, Vehicle, etc.): \_\_\_\_\_

Balance Remaining: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ # of Months/Years Remaining: \_\_\_\_\_

2) Name of Financial Institution: \_\_\_\_\_

Type of loan (Mortgage, Unsecured, Vehicle, etc.): \_\_\_\_\_

Balance Remaining: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ # of Months/Years Remaining: \_\_\_\_\_

3) Name of Financial Institution: \_\_\_\_\_

Type of loan (Mortgage, Unsecured, Vehicle, etc.): \_\_\_\_\_

Balance Remaining: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ # of Months/Years Remaining: \_\_\_\_\_

If you would like a Loan Officer to contact you directly, please provide the following information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone numbers: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (C) \_\_\_\_\_

*\*Subject to credit approval. This worksheet does not take the place of The Bank of Bennington loan application. Please contact a Mortgage loan officer at The Bank of Bennington or apply online at [www.thebankofbennington.com](http://www.thebankofbennington.com). For consumer loans contact a Customer Service Representative.*



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## E-Banking Services

### Online Banking

Online banking allows you to securely access your bank accounts from your desktop or laptop computer 24 hours a day, 7 days a week.

### Bank on the Go!

Use your smartphone or tablet to bank wherever and whenever it is convenient for you! Make deposits remotely, check your account balance, pay bills and transfer money between your accounts. Enroll in online banking at: [olb.thebankofbennington.com](http://olb.thebankofbennington.com)

### Card Suite Lite

Card Suite Lite is a smartphone app that keeps your debit cards safe. **This free app gives you the ability to turn your debit card on or off in real time at the push of a button.** Misplace your card? Turn your card off immediately. When you find it, you just push the button again and turn it on. You can receive texts when transactions occur to help you manage balances and detect fraud faster.

Go to [thebankofbennington.com/security/card-suite-lite](http://thebankofbennington.com/security/card-suite-lite) to download the Android or iPhone app.

### Mobile Wallet

A mobile wallet is a way to carry your credit card or debit card information in a digital form on your mobile device and make purchases with it. Instead of using your physical plastic card, you can pay with your smartphone, tablet, or smartwatch (where accepted).

Apple Pay, Samsung Pay, & Android Pay are available. Learn more and get the app at: [thebankofbennington.com/e-banking](http://thebankofbennington.com/e-banking)

Your Money Stays Here, Works Here, and That Makes a Difference.™



[thebankofbennington.com](http://thebankofbennington.com)