



## How to Switch to Heartland Bank

### A step-by-step guide

#### Step 1

Set up an appointment.

**Schedule your appointment.** Every Heartland Bank location has a MySwitch Specialist. Schedule an appointment online, call, or stop into your preferred Heartland Bank location.

**Fill out an account application.** You can do this [online](#) or in a branch.

#### Step 2

Open your new account.

**Choose which accounts you would like to open.** You can review our accounts online, or your MySwitch Specialist will personally help you pick out the best fitting accounts for your financial needs.

**To open your account, you will need:**

- A valid, government-issued photo ID with your current address
- If the ID doesn't have your current address, bring a proof of address such as a bill or bank statement
- Your Social Security Number
- The opening deposit for your account

**Keep money in your old account.** You should have enough funds in your old account to cover automatic payments or checks that haven't cleared and to avoid any minimum balance fees.

## Step 3

Switch it over.

**Change your direct deposits.** Update your financial account information with your employer so your payroll deposit can be sent to your new Heartland Bank account.

**Reschedule automatic payments, recurring transfers, and change linked accounts.** Set future bill payments to reach your new account after the date which your first direct deposit is scheduled to be received in that account. This will make ensure you have necessary funds.

**Print off or view your statements.** A simple way to help you think through your automatic payments, transfers and linked accounts is by looking at your most recent monthly statements. Scan over the statements and highlight transactions that need to be switched. Don't forget annual or bi-annual transactions and fees. Ex: Amazon Prime or Insurance Premiums

**You can switch online.** A lot of businesses have simple online account changing options. All you need to do is go into your profile settings and update the bank account information.

**Your MySwitch Specialist can help.** Your MySwitch Specialist has experience in helping customers switch over to Heartland Bank. They can help provide you with a customized switching process.

## Step 4

Close it up.

**Order a new debit card.** You can order a Heartland Bank debit card by calling or stopping into your preferred Heartland Bank location or when you open your new account.

**Enroll in Online & Mobile Banking.** Have 24/7 access to your account with our free online and mobile banking. You must be enrolled in online banking to have mobile banking.

How to enroll in online banking:

- At account opening. Your MySwitch Specialist can enroll you at the same time as opening your account.
- Enroll online at your convenience after has been established.

How to enroll in mobile banking:

- At account opening. Your MySwitch Specialist can enroll you at the same time as opening your account.
- Download the mobile banking app, HB Mobile, by searching Heartland Bank (NE) in your app store.

## Step 4

Close it up. Continued.

**Order checks.** There are a couple of ways to order checks:

- At account opening.
- If you're enrolled in Online Banking you can order checks by clicking on "order checks" at the bottom of the screen after you log in.

**Enroll in e-Statements.** Easily enroll in e-Statements by going to your Online Banking profile after logging in and click "edit" to enroll in e-Statements or by stopping into your preferred Heartland Bank location.

**Close your account.** Now that you have everything set up at Heartland Bank, it's time to close your old account. Each financial institution has different requirements for account closing. We recommend calling your previous institution to ask.