



New Checking Account Guide



Congratulations on your new Blue Grass Federal checking account! We're so glad you're here.

When you choose us, you're not choosing just another bank — you're choosing to join the thousands of people just like you who believe in our community and are committed to helping it thrive. With us, your deposit dollars will be reinvested close to home. So just by banking with us, you're helping to foster economic growth in the neighborhoods where we all live and work.

Our personal banking services are designed for your financial success. And when it comes to your new checking account, we're here to help you hit the ground running! We'll cover everything you need to successfully switch to your new account, including:



New Checking Account Activation Checklist: Let's make sure you're maximizing all the features that will help you get the most out of your account and make managing your money easy.



Updating your Direct Deposit with ClickSWITCH Walkthrough: This service allows you to easily switch important services like your direct deposit to your new bank account in just a few clicks!



Expert Financial Advice: Access valuable resources, tools, and advice to help you set yourself up for success.

Let's get started!

Now that your checking account is open, make sure you're taking advantage of these great services!

I have:

- Enrolled in Online Banking
- Downloaded the Mobile App
- Changed my Direct Deposits and Automatic Payments quickly, easily, and securely with ClickSWITCH
- Added my debit card information to CardSwap to update my recurring online payments and subscriptions without needing to log into each service
- Added my debit card to my digital wallet (Apple Pay, Samsung Pay and Google Pay all available)
- Signed up for eStatements
- Used Online Chat to chat directly with a team member about my new digital banking products and get instant support when I have questions
- Checked Credit Expert powered by SavvyMoney to monitor my credit score and expand my financial knowledge
- Enabled account activity alerts to catch potential fraud more quickly
- Set up MyCards debit card management tool so I can easily turn my card on/off, restrict where my card can be used, set up usage alerts, and more
- Found my nearest MoneyPass® ATM by visiting moneypass.com or bluegrassfederal.bank/locations (did you know there are approximately 40,000 nationwide?)
- Set up Bill Pay
- Connected all my financial accounts, from my bank to my investments to my credit cards, with the Personal Finance Manager tool to get my full financial picture

Update your Direct Deposit with ClickSWITCH

ClickSWITCH makes updating your direct deposit a breeze! No more contacting HR or your employer — now you can take care of everything in just a few clicks.

We'll walk you through how to quickly and securely switch your recurring direct deposits and automatic payments from your previous financial institution account to your new Blue Grass Federal checking account.

ClickSWITCH removes the hassle of contacting all of your billers and depositors to inform them of your new account information. Simply input your payment and direct deposit information into ClickSWITCH's secure system, submit the switch, and they'll do the rest.

1

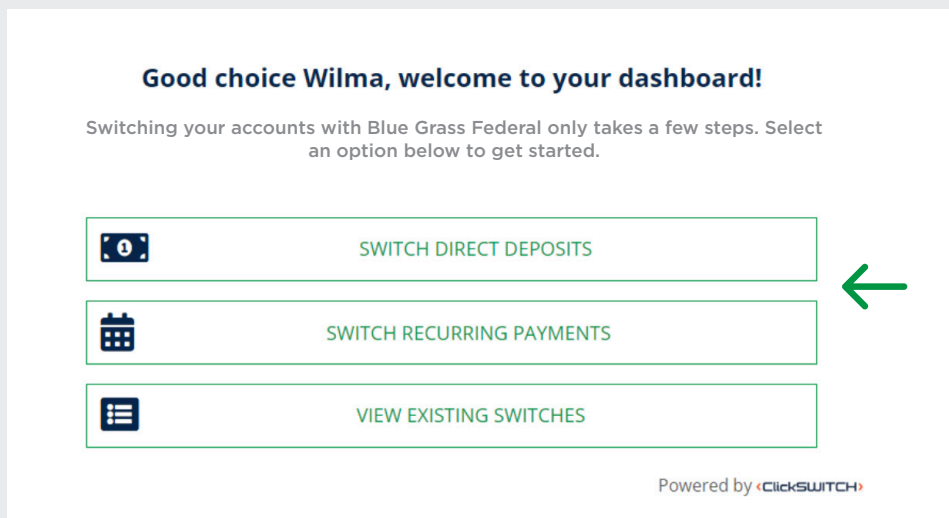
Create or log in to your online banking account

2

Go to Account Services in the top navigation bar, then click on Update Direct Deposit. You will receive an email with instructions for getting started with ClickSWITCH.




3


Once logged in, choose Switch Direct Deposits.



Good choice Wilma, welcome to your dashboard!

Switching your accounts with Blue Grass Federal only takes a few steps. Select an option below to get started.

-  SWITCH DIRECT DEPOSITS
-  SWITCH RECURRING PAYMENTS
-  VIEW EXISTING SWITCHES

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Update your Direct Deposit with ClickSWITCH

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Type the name of the company or organization that pays you into the search bar, select the correct company, and click Continue. If your company is not listed, you can add the company's information manually. The ClickSWITCH team will handle the rest for you.

STEP 1: Deposit Selection STEP 2: Your Information STEP 3: Review & Submit

1 ————— 2 ————— 3

So, who pays you?

Search for depositors like your employer, social security benefit or other recurring deposits below to get started.

Select Verified results to make your switch go even faster.

PREVIOUS

CONTINUE

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STEP 1: Deposit Selection STEP 2: Your Information STEP 3: Review & Submit

1 ————— 2 ————— 3

Where would you like your deposit to go?

Select from the options below to continue making the switch.

SELECT ACCOUNT

ADD ANOTHER ACCOUNT? 

CONTINUE

PREVIOUS

SAVE & CONTINUE LATER

5

Answer questions for the company and click Continue

**Great! Lets get some info about your switch for ABC
Supply Co, Inc.**

You might want to have an old paystub handy to help you answer.

Last 4 of SSN*

Work Location*

*Indicates required field.

CONTINUE

PREVIOUS

SAVE & CONTINUE LATER

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Confirm the Switch and Deposit Information and click Submit

So, just to confirm.

So, who pays you?

 [Edit Switch](#)

DEPOSITOR	ABC Supply Co, Inc.
LAST 4 OF SSN	1233
WORK LOCATION	cleveland
AMOUNT (IN DOLLARS) OR PERCENTAGE OF PAY (1 - 100)	100
EMPLOYEE ID	123456

Deposit Information

 [Edit Deposit Information](#)

DEPOSIT TO:	Checking - x0203 (Checking)
DEPOSIT DESCRIPTION:	Remainder

SUBMIT

PREVIOUS

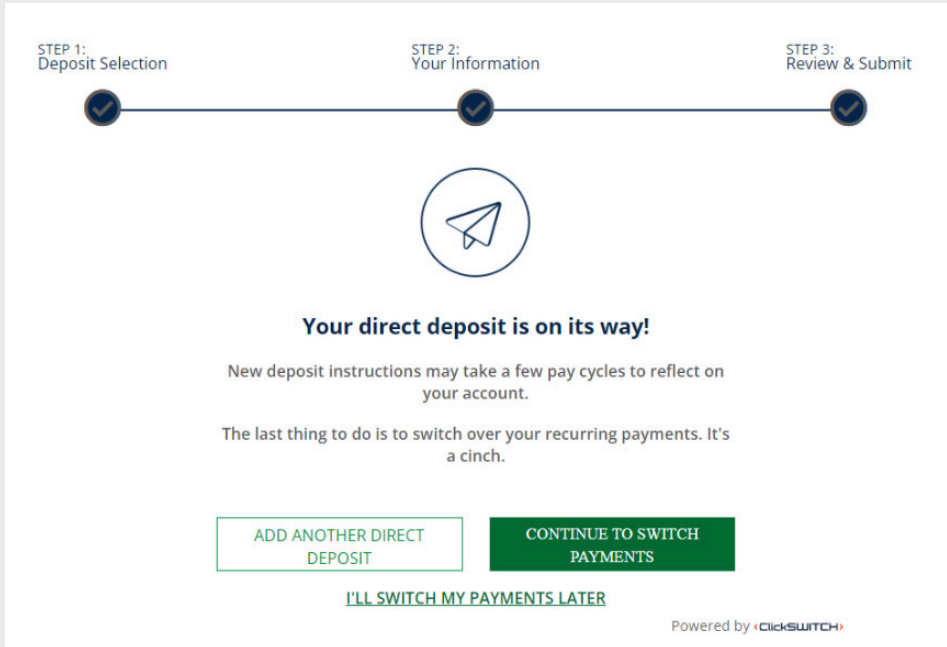
SAVE & CONTINUE LATER

Powered by 

Update your Direct Deposit with ClickSWITCH

7

You're all set!



STEP 1: Deposit Selection STEP 2: Your Information STEP 3: Review & Submit


Your direct deposit is on its way!

New deposit instructions may take a few pay cycles to reflect on your account.

The last thing to do is to switch over your recurring payments. It's a cinch.

[ADD ANOTHER DIRECT DEPOSIT](#) [CONTINUE TO SWITCH PAYMENTS](#)

[I'LL SWITCH MY PAYMENTS LATER](#)

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If you need to select a depositor that isn't on the Verified list or want to set up a deposit split, ClickSWITCH's in depth guide will walk you through everything you need.

[Access The ClickSWITCH Deposit Switch Scenarios Guide](#)

Is ClickSWITCH secure?

Yes. ClickSWITCH uses the latest in online encryption protection to gather and store your switch information. Additionally, our facilities adhere to the highest industry standards with regard to the security of your personal information.

What do I need to start my switch?

You'll need to gather all of your automatic payment and direct deposit information to get your switches started. A previous statement is a great source of information for the automatic payments and direct deposits tied to an account.

How long will it take for me to submit a switch request?

Submitting a switch typically takes less than 90 seconds.

How long will it take for my switch to be complete?

Once a company receives the form, automatic payment and direct deposit switches typically take 1-2 pay cycles. Since the time frame depends on the company receiving the switch request, it's always a good idea to review your switch status page for the most current information regarding each switch and to continue monitoring your accounts. Timing for each switch can vary depending on the type of payment or deposit, the biller or depositor and the method needed to switch the payment or deposit.

Do I need to call my billers and depositors to confirm the switch?

We display the status for each automatic payment or direct deposit on the home screen under the button titled "View Existing Switches". If a switch shows a "Completed" there's no need to contact the biller or depositor. For switches that are marked as "Mailed" for more than 15 business days, you may want to contact the biller or depositor to confirm the status and see if the company needs additional information.

How do I know if my payment or deposit has been switched?

The easiest way to check the status of a switch is to look at the “Status” column of your ClickSWITCH account. Switches that have been completed and confirmed by your biller or depositor will display a “Completed” status. Switches that are still in process will display a “Mailed” status.

For switches that have a mailed status for 15 days or more, we recommend contacting the company to confirm the switch is completed or check your account.

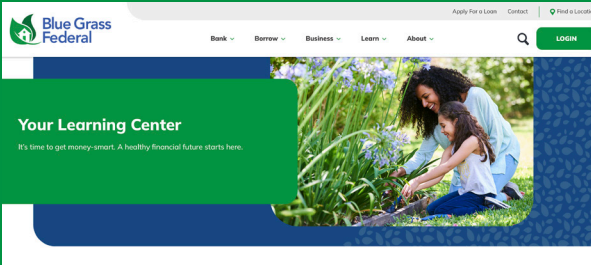
When is it safe to move/remove funds from my prior account?

We recommend keeping enough money in your old account to cover each payment until the switch status is “Completed.” This is especially important for any payments that might be due during the 14 days after you initiate a switch.




A healthy financial future starts here.


That's why we're proud to provide you with valuable resources, tools, and advice you need to set yourself up for success! Discover expert guidance and advice on budgeting, home purchasing and ownership, saving for college and retirement, small business management, personal finances, and much more.








Your Learning Center
It's time to get money-smart. A healthy financial future starts here.




Blue Grass Federal in the Community
As a mutual bank, we are literally invested in the communities we serve, every day. When you bank with us, so are you.






Personal Banking Resources
As a mutual bank, supporting our community is at the heart of what we do every single day. We're proud to give you the resources, tools and advice you need for success!

-  [Banking](#) >
-  [Home Ownership](#) >
-  [Financial Planning](#) >
-  [Security](#) >
-  [Calculators](#) >



Business Banking Resources
When we say your business is our business, we mean it. When you have the knowledge you need, you'll rest easy knowing you've made smart decisions.

-  [Banking](#) >
-  [Small Business Management](#) >
-  [Calculators](#) >

[Visit Your Learning Center](#)

Have questions about your new checking account or getting started? We're here to help!

Just chat us on bluegrassfederal.bank, call us at **(859) 987-2951**, email to info@bluegrassfederal.com, or stop by our branch any time.



The Mutual Bank Difference: We're Owned by You

With us, your deposit dollars are reinvested close to home. Just by doing your everyday banking with us, you're helping to foster economic growth in the neighborhoods where we all live and work.

Our employees invest their time to support various local events, organizations, and community service efforts. We make decisions that benefit you, the community, and our employees — NOT shareholders.

When we reinvest in our community, it creates economic growth and prosperity for everyone we serve. That means your neighbor can start that business they have been dreaming of and your children can buy their first homes — which encompasses the true meaning of mutual banking and everything we stand for.

bluegrassfederal.bank   

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