

Switch Kit

Dear Member,

Sometimes change is good.

Switching your checking account is definitely good when you switch to our High Flying Checking Account.

If you have considered switching before, you probably thought it was too time-consuming and difficult.

We have good news for you: our Switch Kit makes switching your account fast and easy.

Just follow the easy instructions and complete these forms to switch your direct deposit, switch any automatic payments coming out of your checking account, and close your current checking account altogether.

A friendly representative is always available at 800.276.6024 to answer any questions or address any concerns you may have about these forms.

So make the switch, and start feeling like a valued member instead of another number.

Best wishes,



*James W. McHale III,
President and Chief Executive Officer*

Switch Kit

Checking Account Switch Kit Checklist



Thank you for joining Pacific Resource Credit Union. Because you are a member, we can assist you in your transition of accounts. The following four easy steps will guide you through the process of switching your checking account to us.

Step 1 Get Organized

- Gather all available information about the existing checking account that you wish to transfer.
- Review your last four statements and note all automatic payments.
 - Note: not all automatic payments occur on a monthly basis. Some, like insurance payments, association dues and federal and state tax return payments occur on monthly, quarterly or even on annual intervals.
- As you transfer your account, keep copies of all documents and forms for your records.

Step 2 Move Your Direct Deposits & Automatic Payments

- To move your direct deposits, complete the Authorization to Change Direct Deposit Form.
 - Note: you may be asked to complete an additional form by the party making the direct deposit.
- For Social Security direct deposits contact the Social Security Administration at 1-800-772-1213 or at www.ssa.gov/deposit/howtosign.htm
- Set up your automatic payments with our Authorization for Transfer of Automatic Payments Form, or use our Online Banking Service with Free Bill Pay to help you better manage your time and money.
 - Note: to set up multiple automatic payments or direct deposits, make additional copies of the Authorization for Transfer of Automatic Payments Form and Authorization to Change Direct Deposit Form; fill out one for each automatic payment or direct deposit recipient.

Step 3 Close Your Old Accounts

- Verify that all of your scheduled checks and automatic payments have cleared.
- Complete the Authorization to Close Account Form and send it to your financial institution. If your account is interest-bearing, please consider your account closing date carefully.
 - Note: Some financial institutions may require that you fill out additional forms.
- Destroy your unused checks, account deposit slips, and ATM/debit cards.

Step 4 Now Consider Transferring Your Credit Card Balances

Go online at www.prcu.org or call us at 800.276.6024.

Switch Kit

Authorization to Change Direct Deposit



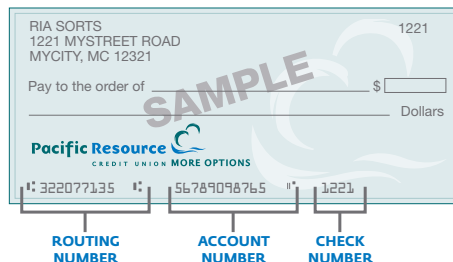
Complete this authorization to change direct deposits to Pacific Resource Credit Union and provide to your payroll office or any other payor who makes automatic deposits to your account.

Date

Employer/Depositor's Name

Address

City/State/Zip



To Whom it May Concern:

You are currently making direct deposits on my behalf to this account:

Old Bank: _____

Account Number: _____ Routing Number: _____

Please discontinue direct deposits there and immediately start direct deposits to my new checking account at:

Pacific Resource Credit Union
333 South Hope Street
Concourse Level
Los Angeles, CA 90071

Routing Number - 322077135

Checking Account Number _____

If you have any questions regarding this request, please contact me using the information below:

Signature

Name

Address

City/State/Zip

() _____
Daytime/Cell Phone

() _____
Evening Phone

Switch Kit

Authorization for Transfer of Automatic Payments



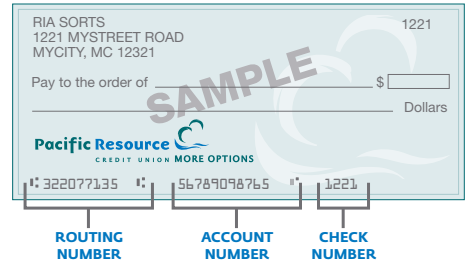
Complete this authorization to have automatic withdrawals made from your Pacific Resource Credit Union account. Print one authorization for each company that you wish to make automatic withdrawals from your account. Remember to change any automatic payments made by debit card too.

Date

Name of Company that Currently Makes Automatic Withdrawal

Address

City/State/Zip



To Whom it May Concern:

You are currently withdrawing \$ _____ (amount) on a _____ (when) basis for my _____ (what payment is for) from:

Old Bank/Credit Union: _____

Routing Number: _____

Account Number: _____ or Card Number: _____

Please discontinue withdrawals from the above account:

Begin withdrawals from my new checking account at:

Pacific Resource Credit Union
333 South Hope Street
Concourse Level
Los Angeles, CA 90071

Routing Number - 322077135

Checking Account Number _____

Begin charging my Pacific Resource Credit Union VISA credit card:

Card Number _____ Expiration: _____ CVV: _____

I will use Pacific Resource Credit Union's Bill Pay service to make future payments

If you have any questions regarding this request, please contact me using the information below:

Signature

Name

Address

City/State/Zip

() _____ () _____
Daytime/Cell Phone Evening Phone

Switch Kit

Authorization to Close Account



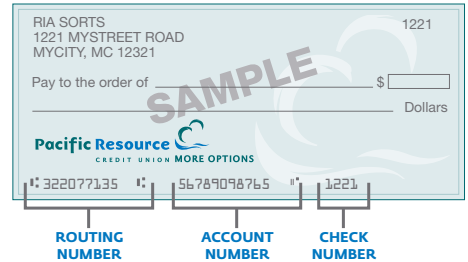
Complete this authorization to close accounts at other financial institutions and have funds transferred to your Pacific Resource Credit Union account. Print one authorization for each financial institution where you have accounts. Remember to destroy and recycle old checks and destroy your old ATM and debit cards.

Date

Bank/Other Financial Institution Name

Address

City/State/Zip



To Whom it May Concern:

Please close my account(s) with your financial institution:

Account Numbers: _____

Account Holder 1: _____

Account Holder 2: _____

ID Verification (SSN or secret account code): _____

And send a check for the remaining balance(s) to my new checking account at:

Pacific Resource Credit Union
 333 South Hope Street
 Concourse Level
 Los Angeles, CA 90071

Routing Number - 322077135

Checking Account Number _____

I have also made arrangements to discontinue direct deposit and automatic withdrawal from my accounts at your financial institution.

If you have any questions regarding this request, please contact me using the information below:

Account Holder 1 Signature Date

Account Holder 2 Signature Date

() _____ () _____

Daytime/Cell Phone Evening Phone