



Thank you for choosing Bar Harbor Bank & Trust for your banking relationship. We are committed to delivering the best service possible. With that in mind, this Switch Kit is designed to help you smoothly transition your account from another bank to Bar Harbor Bank & Trust.

Steps to Switch - Most effective when done within 30 days of opening your new account.

1. Update your automatic recurring payments and deposits (ACH Transactions)
Review monthly statements from your former bank and identify automatic recurring payments (electronic debits) and deposits (electronic credits), which will need to be changed such as:
 - Merchants who send automatic payments to your account (credits)
 - Merchants (payees) to whom you send automatic payments from your account (debits)
 - a. Re-direct your automatic recurring payments and deposits to go in and out of your new account using the form provided: [Request to Switch an Automatic Payment/Deposit](#). Complete a separate form for each automatic payment/deposit and mail it directly to the merchant.
 - b. Examples of automatic payments may include: payroll, insurance premiums, utility bills (gas, water, electric, phone), mortgage/loan payments, etc. Remember annual or semi-annual automatic payments for things such as tax refunds/payments, charitable contributions, web hosting, etc. Notify your credit card processor to direct payments to your new account.
2. Update online banking bill pay
 - a. List all the merchants set up as “payees” in online banking bill pay, if you were using this service with your former bank. Note any automatic recurring payments you had established.
 - b. Stop all online banking bill payments with your former bank, if applicable.
 - c. Set up your payees and payment schedules in Bar Harbor Business Online banking bill pay.
NOTE: You will need the following information for each merchant: name, billing address, phone number and account number.
3. Fund your new Bar Harbor Bank & Trust account(s) to an adequate level
4. Notify service providers of your bank account change
 - a. Notify other service providers about your account change such as your accountant, bookkeeper, attorney, insurance agent, payroll processor, credit card processor, etc.
 - b. Use the form provided: [Notification of Bank Account Change](#)
5. Close your former bank account
 - a. Close the account at your former bank, once you are sure all automatic payments and direct deposits are coming in and out of your new Bar Harbor Bank & Trust account, and all checks and debit card purchases have cleared your former account.
 - b. Use the form provided: [Request to Close Account](#)
6. Securely dispose unused checks and deposit slips from your former bank
Dispose in a secure fashion (shred) all unused checks and deposit slips from your former bank, after you receive written confirmation your account is closed. Destroy any ATM/debit cards as well.

The last page of this document includes a [Check List](#) you can use for tracking purposes.

Congratulations on making the switch to Bar Harbor Bank & Trust and welcome to the family.

Questions?

We're here to help! Stop into any of our local [branches](#) or contact our friendly Customer Service Center at customerservicecenter@barharbor.bank or call us at 888-853-7100.

Request to Switch an Automatic Payment/Deposit

To:

Merchant Name	
Merchant Address Line 1	
Merchant Address Line 2	
City/State/Zip	
Merchant Account Number	
Next scheduled payment date/amount	

From:

Your Name			
Your Company Name			
Your Address			
City/State/Zip		Telephone	

Upon receipt of this request, please redirect my automatic

- Payment so all future payments are made from my Bar Harbor Bank & Trust account #:
- Deposit so all future deposits are made to my Bar Harbor Bank & Trust account #:

Bank Name: Bar Harbor Bank & Trust

Account Number:

Routing Number: 011201759

Payment Amount:

If you have any questions regarding this request, please contact me at the telephone number listed above. Thank you for your assistance.

Signature:

Date:

P.S. If you are unable to accept this form, please mail to me the correct authorization form at the address listed above.

Notification of Bank Account Change

To:

Service Provider Name	
Address Line 1	
Address Line 2	
City/State/Zip	

From:

Your Name			
Your Company Name			
Your Address			
City/State/Zip		Telephone	

Please be advised we recently changed our banking relationship to Bar Harbor Bank & Trust. Upon receipt of this notice, please update your records so all future activities are directed to our new Bar Harbor Bank & Trust account.

Bank Name: Bar Harbor Bank & Trust

Account Number:

Routing Number: 011201759

If you have any questions regarding this request, please contact me at the telephone number listed above. Thank you for your assistance.

Signature:

Date:

P.S. If you are unable to accept this form, please mail to me the correct authorization form at the address listed above.

Request to Close Account

To:

Bank Name			
Address Line 1			
Address Line 2			
City/State/Zip			
Bank account(s) to be closed #:			

From:

Your Name			
Your Company Name			
Your Address			
City/State/Zip		Telephone	

Upon receipt of this request, please close the above listed account(s) at your financial institution. I have stopped all automatic debits and credits to the account, and all of my checking transactions have cleared.

If there are any remaining balances, please issue a check and send it to my attention at the above listed address. I appreciate your assistance and prompt attention to this request. If you have any questions, please contact me at the above listed telephone number. Thank you.

Signature:

Date:

P.S. If you are unable to accept this form, please mail to me the correct authorization form at the address listed above.



Automatic Direct Deposits

Depositor Name		
Type of Deposit		
Date Mailed		
Confirmation Received		
Deposit Verified		

Automatic Payments

Billor Name		
Type of Payment/Account #		
Date Mailed		
Confirmation Received		
Payment Verified		

Online Banking Bill Payments

Billor/Payee Name		
Type of Deposit/Payment/Account #		
Date Updated		
Confirmation Received		
Payment Verified		

Account Closure Authorization

Bank		
Type of Account		
Balance		
Date Mailed		
Confirmation Received		
Balance Transferred		