



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
802-442-8121
fax 802-442-1641

Lobby Hours
Mon-Thurs: 8:00 am–5:00 pm
Fri: 8:00 am–6:00 pm
Drive-up opens at 7:30 am M–F

32 Phyllis Lane
802-445-3123
fax 802-445-3142

Lobby and Drive-Up Hours
Thurs, Fri: 9:00 am–6:00 pm
Mon, Tues, Weds: 9:00 am–5:00 pm
Sat: 9:00 am–1:00 pm



Manchester Center

78 Center Hill
802-362-4760
fax 802-362-0577

Lobby and Drive-Up Hours
Mon-Thurs: 8:00 am–5:00 pm
Fri: 8:00 am–6:00 pm
Sat: 9:00 am–12:00 pm

OnLine Banking

www.thebankofbennington.com

Telephone Banking

1-800-216-1103

Arlington

3198 Route 7A
802-375-2319
fax 802-375-2617

Lobby and Drive-Up Hours
Mon-Fri: 8:00 am–5:00 pm
Sat: 9:00 am–12:00 pm

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

219 Benmont Avenue, Bennington
307 Vermont Route 7A, Shaftsbury

*Your money stays here, works here,
and that makes a difference.*



5 SIMPLE STEPS TO SWITCH TO THE BANK OF BENNINGTON

1 Open an account in The Bank of Bennington.

You can do this at any of our 4 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 Child Support Brokerage Deposits

This is all you will need to tell them:

Your New Account Number:

10 empty boxes for account number

The Bank of Bennington's Routing Number:

2 1 1 6 7 2 6 0 9

This number is also on our website's homepage in case you ever need to find it in a hurry. Your employer will change over 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.

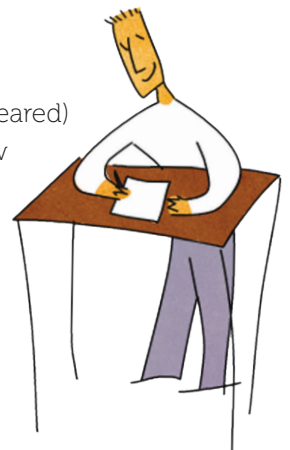
If you have any bills that autopay, they will need to learn those two new numbers, too.

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) Child support 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!



Your money stays here, works here, and that makes a difference.



PERSONAL/HOUSEHOLD APPLICANT

Please provide the following information:

APPLICANT 1:

Form for Applicant 1 with fields: Last Name, First Name, Middle Initial, Street Address, Apt#, Mailing Address, City, State, Zip Code, Social Security Number, Date of Birth, Primary Identification #, Issued by, Issue Date, Exp. Date, Addition ID Reviewed, Phone #, Email address, Employer, Occupation.

APPLICANT 2:

Form for Applicant 2 with fields: Last Name, First Name, Middle Initial, Street Address, Apt#, Mailing Address, City, State, Zip Code, Social Security Number, Date of Birth, Primary Identification #, Issued by, Issue Date, Exp. Date, Addition ID Reviewed, Phone #, Email address, Employer, Occupation.

Please answer the following questions:

Questions section with 4 numbered items: 1. Direct Deposit, 2. Wire Transfers, 3. Coin and currency, 4. Other services requested. Includes checkboxes for Yes/No and frequency options.

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 anytime 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: _____

Signature of Joint Applicant: _____ Date: _____

For Bank Use only

Date of Application: E Funds Auth #: Account #: CSR Initials:

Monitor: Y N

Comments:

If account is denied:

Denied due to credit Denied due to CIP



To My Employer/Payroll Manager:

I would like my income to be automatically deposited into my account with 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) 442-8121

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: _____



The Bank of Bennington

AUTOMATIC PAYMENT/WITHDRAWAL REQUEST

To My Employer/Payroll Manager:

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) 442-8121

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: _____



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 closed¹:

Checking Account: _____

Savings Account: _____

Certificate of Deposit: _____

IRA Account: _____

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 or IRA account, penalties may apply for early withdrawal. Indicate the date that you would like the account to be closed to avoid premature closure penalties.



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. For consumer loans contact a Customer Service Representative.*



ONLINE BILL PAYMENT CHECKLIST

We've made it easy to move all of your online payments to our Online Bill Pay! Just use this helpful checklist to remember all the online payments you currently have or PRINT your current information.

If you don't already use online payments, now is the time! Online Bill Payment is a powerful tool for managing payments, it saves you time and postage, and it's **FREE** at The Bank of Bennington!

- Mortgage / Rent
- Home / Renter's Insurance
- Auto Loan /Lease
- Auto Insurance
- Health / Life Insurance
- Electricity / Gas Company
- Water
- Oil Company
- Home / Cellular Phone
- Long Distance
- Cable TV
- Auto Club (AAA, OnStar, Etc.)
- Memberships (Health Club, Magazine Subscriptions, Etc.)
- Credit Card
- Department Store Credit Cards
- Loans (Personal, Student, RV, HELOC, Etc.)
- Transportation / Parking
- Savings / Investments / Annuity Payments
- Other: _____
- Other: _____