

Switch Kit Checklist



- Open your membership and checking account at BrightStar Credit Union. You may do this by visiting any of our seven convenient branch locations or by applying online. Order your Visa Check Card® and paper checks if required. Set-up Online Banking and BillPay. Be sure to enroll in Visa® ScoreCard Rewards to start earning your reward points right away! (www.bscu.org/scorecard)
- Complete your company's direct deposit form. They will require your 13 digit checking account number and our Routing/Transit Number: 267078299. This generally will take two to three payroll cycles to start. Please check with your Human Resources Department for the effective date. To change Social Security or other government deposits, visit www.socialsecurity.gov or call 1-800-772-1213.
- Stop using your former account. Make certain funds are available in your old account to cover any automatic payments, checks and check card transactions that may still be withdrawn. You may have to leave your old account open another month or two for all charges to clear. Balance your former account.
- Create new or switch automatic payments (debits) using the Authorization for Automatic Payment forms. These will include Mortgage or Rent payments, Utilities, Cell Phones, Club/Membership dues, Internet Service Providers, Credit Card payments, Insurance premiums, Investments and more. Review your old statements so you do not overlook any automatic payments.
- Verify your direct deposit and automatic payments have begun posting to your new account.
- Dispose of your old checks and debit cards associated with your former account. (Shredding is recommended)
- Close your former account and request all remaining funds. By leaving an old account active, you may incur future fees from that institution.
- Additional BrightStar Credit Union Services to consider:
 - Transfer high-rate credit card balances to a 5-Star rated Credit Card from BrightStar Credit Union.
 - Refinance your Auto Loan at BrightStar Credit Union
 - Refinance your Mortgage at BrightStar Credit Union
 - Borrow smarter by tapping into your home's equity with a BrightStar home equity loan.

Apply online today!

For additional information or help, contact us at:
954-486-2728 • 800-637-BSCU (outside Broward County)
www.bscu.org/contact