

# Move on over – it's easy

Now that you're a member, discover all the ways Kinecta can meet your financial needs.

## Step 1. Moving your money is smart.

Because we give you choices! Like dividends? Well, we've got a **Checking Plus** account for you. Or do you prefer no frills with a lower monthly fee with options to waive<sup>1</sup> fees altogether. Then check out **Classic Checking**. How about earning high yields? Our **High-Yield Money Market** account is the right choice.

Let's open your checking or money market account and remember to enroll in Online Banking to make your switch that much faster.

## Step 2. Make your money work harder.

Now that your account is set up, it's time to put it to work. Start to transfer your funds from your external account. You can do this through Kinecta Direct Online Banking<sup>2</sup>.

*Keep in mind that it could take time for your former account to clear checks, withdrawals, and payments, so leave a sufficient amount of money to cover your outstanding transactions. Keep your account open until you are sure everything has been successfully transferred to your Kinecta account.*

## Step 3. Finish the move.

It's time to set up any bill payments using our Bill Pay service and direct deposits. Contact us for any questions you have.

## Step 4. Your move is complete!

Once you've verified that all checks, payments, withdrawals, and deposits have cleared (including those that are automatic) from your former account, you can close your old account. Remember to destroy all your remaining unused checks.

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<sup>1</sup>Classic Checking has no monthly service fee in any month with: 1) \$1,500 average monthly balance, or 2) 10 or more debit card purchases per month posted to account, or 3) an active Kinecta credit card in good standing, or 4) an auto or mortgage loan in good standing, or 5) the primary owner is either under age 18 or is age 62 and up, or 6) during the first three months of a new account, or 7) upon request, enrolled students ages 18-26.

<sup>2</sup>Not available for the first 30 days after account opening.