

Thank you for choosing PNC Business Banking!

PNC|CFOSM
Cash Flow Optimized

Welcome to PNC Bank!

Switching your business checking account to PNC is easy, and this switch kit will help you make the transition as seamlessly as possible.

PNC CFO: Cash Flow Optimized is a business banking experience tailored to your unique needs. It started with a one-on-one Cash Flow Conversation to learn about your business and your goals. Then together, we identified the tools you needed to make the most of your cash flow — beginning with your new business checking account.

Today, we're here to help you get started as you make the switch.

Your Switch Kit includes:

- 5 Easy Steps: Switching to Your New PNC Business Checking Account
- Switching Worksheet
- Switching Forms
 - > Request to Cancel an Automatic Payment
 - > Request to Switch an Automatic Payment
 - > Financial Services Partner Notification
 - > Account Closing Request
- Transition Checklist

5 Easy Steps: Switching to Your New PNC Business Checking Account

Follow these easy steps to complete your transfer to PNC Bank and start experiencing PNC CFO. Remember, a PNC banker is available to help if you have questions!

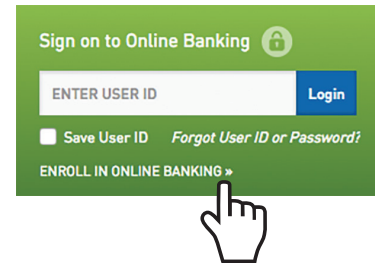
Step 1: Begin using your new PNC business checking account

Now that you've opened your new account, it's time to get started on the basics! Online banking access is a great place to begin, and business customers are automatically mailed a User ID mailer and PIN upon opening a new account.

To get started in Online Banking:

Visit pnc.com/smallbusiness and click the **Enroll In Online Banking** link, located in the Sign on to Online Banking section at the top right of the page.

Tip: You will need to enter your **Federal Tax Identification Number, Four-Digit PIN (from the mailer)** and your new **PNC Account Number** to complete the enrollment process.



Step 2: Discontinue use of your old business account

Keep your old account open and appropriately funded until all outstanding checks have cleared and all of your automatic payments and transactions have switched over to your new PNC Bank account.

Tip: Remember to securely dispose of (shred) your remaining inventory of unused checks and deposit slips and destroy your ATM and debit cards. This will help reduce the risk of accidental use of your old account.

Step 3: Switch your recurring payment activity

Automatic payments (typically ACH transactions) are a convenient way to receive and send funds, and you'll need to redirect them to/from your new PNC account.

- **Incoming deposits (credits)** Compile a list of the vendors and merchants who send you automatic payments, and notify them of your new PNC Bank account information.
- **Outgoing payments (debits)** Payments such as utility bills, vendor payments or subscription services that are automatically debited from your account will need to be updated to reflect your new account information.

Tip: Use the worksheet on page 3 to ensure that you haven't forgotten anyone! If you'd like to send written notice, a **Request to Switch an Automatic Payment** form is on page 7.

Tip: Be sure to have the following information on hand when adding payees within Online Banking as these following fields are typically required: biller name, billing address, phone number, and your account number as it appears on your bill.



Complete within **30** days to help minimize interruptions

Step 4: Notify your key professional service providers

Inform your key consultants — accountant, bookkeeper, attorney, insurance agent, etc. — of your switch to PNC, providing information about the account as appropriate for their needs.

Tip: Don't forget about other financial services providers. Let your payroll processor, merchant services provider and other financial services partners know that you've switched to PNC! A **Financial Services Partner Notification** form is included on page 8.



Complete within **30** days to help minimize interruptions

Step 5: Close your old business account

Once all of your checks have cleared, and all automatic payments and direct deposits are successfully being deducted or credited from your new PNC Bank account, it's now time to close your old account.

Tip: The **Account Closing Request** form on page 9 makes it easy to notify your previous bank.

Switching Worksheet

This worksheet is designed for your internal use to track the information you need to close your old account(s) and switch recurring payments and deposits to your new PNC account.

Important: Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.

Your new PNC business checking account information

New PNC account number	
New PNC routing number	
New PNC business debit card number	

Recurring payments to your account (credits)

Minimize disruptions to your cash flow by immediately notifying any party that sends you automatic payments of your new account information.

Company/Payer	Account Number	Next scheduled payment	Amount	Date payer was notified	Date of first payment to your new PNC account

Recurring payments from your account (debits)

Save time by scheduling recurring payments using your checking account, debit card or credit card. Notify service providers of your new account and card information and ensure that your new PNC account is properly funded to help avoid service interruptions.

Company/Payee	Account Number	Next scheduled payment	Amount	Date payee was notified	New payment method established (check, debit, credit, online payment)

Payroll funding accounts to switch

Ensure that your payroll provider has the necessary information to fund your next payroll by supplying your new account information.

To learn more about payroll solutions with PNC, visit pnc.com/payrollprocessing

Payroll provider	Date notified	Status

Switching Worksheet (continued)

Merchant Services accounts to switch

Ensure that your merchant services provider has the necessary information to deposit your card processing transactions into your new PNC account.

Did you know that PNC offers comprehensive retail payments solutions for your business? Learn how combining your payments processing and checking account at PNC can help save money and accelerate receivables. Contact a PNC Merchant Services® account executive today by calling 888.562.2300 or visiting pnc.com/merchantservices

Merchant services processor	Date notified	Status

Other financial services partners and key consultants to notify

Include anyone who might be affected by your change of account — bookkeeper, accountant, attorney, insurance agent, etc.

Partner/Consultant	Date notified	Status

Outstanding checks to clear from old account

Check payable to	Amount	Bank/Account the check was written from	Date check cleared

Old account(s) to close

Before you close your old account(s), allow time for outstanding checks, debit card purchases and recurring payments to clear. This may take a few business days, or possibly a few months. Check your account statement(s) to make sure that all items have cleared before you close.

Bank name	Routing number (nine digits)	Account type (checking, savings, etc.)	Account number	Date account closed

Switching Forms

The following letter templates have been created to help make the process of switching your checking account easier. Below are descriptions of each letter and how they can help.

Important: *Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.*

Please note: *PNC cannot guarantee that these forms will be accepted in every instance. Your old bank, and/or your key financial services partners, may require you to make any or all of these requests in person or by some other method than by mail. Also, they may require more or different information than is contained on the letter templates that follow.*

Request to Cancel an Automatic Payment

Use this letter to cancel an automatic payment from your old account. Review the information and then print, sign and mail this letter to the billing company or organization that receives your payment.

Request to Switch an Automatic Payment

Use this letter to switch an automatic payment from your old account and ask that your payment now be deducted from your new PNC account. Review the information and then print, sign and mail this letter to the billing company or organization that receives your payment.

Financial Services Partner Notification

Use this letter to notify key financial services partners that your business checking account has been switched to PNC Bank.

Account Closing Request

Use this letter to request the closure of your old account. Make sure any direct deposits or automatic payment(s) have been switched to PNC or canceled before you close the account. Review the information and then print, sign and mail this letter once all switching activity is complete.

Request to Cancel an Automatic Payment

RE: CANCELATION OF AUTOMATIC PAYMENT

Account Number

I am withdrawing my authorization for you to deduct any automatic payments that are currently set up for the account number above.

Please change your records, effective immediately, so that my electronic payments to you are stopped from the account below:

Bank Name:

Account Number:

Routing Number:

Payment Amount:

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

Request to Switch an Automatic Payment

RE: BANK CHANGE FOR AUTOMATIC PAYMENTS

Account Number

I currently have my electronic payment(s) deducted from the following account:

Bank Name:

Account Number:

Routing Number:

Please change your records, effective immediately, so that my electronic payment(s) are now deducted from my PNC Bank account.

Bank Name:

Account Number:

Routing Number:

Payment Amount:

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

Financial Services Partner Notification

RE: NOTIFICATION OF BUSINESS CHECKING ACCOUNT CHANGE
FOR

This letter is being sent to notify you of the company's recent transition to PNC Bank. Please update your records, effective immediately, so that all activities are now directed to our new PNC Bank account.

Former Account Information:

Bank Name:
Account Number:
Routing Number:

New PNC Bank Account Information:

Account Number:
Bank Routing Number:

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

Account Closing Request

To _____

From _____

Re: Request to Close Accounts _____ Date _____

Please accept this letter as my written authorization to close the following account(s) at your financial institution. All of my transactions have cleared, and I have stopped all automatic debits and credits to my account.

Please close the following account(s):

Checking Account # _____

Authorized Signer _____

Authorized Signer _____

Checking Account # _____

Authorized Signer _____

Authorized Signer _____

Checking Account # _____

Authorized Signer _____

Authorized Signer _____

Savings / Money Market Account # _____

Authorized Signer _____

Authorized Signer _____

Please issue a check for any remaining balances and send it to my attention at the following address:

Your prompt attention to this matter will be greatly appreciated.

Thank you.

Transition Checklist

This form offers a quick and easy way to keep track of your status in the process of transitioning your account to PNC. It is for your organization and reference only — not for external distribution.

Task

PNC business checking account opened?

Task

Checks ordered

Deposit material ordered

Online Banking set up

Cash Flow Insight enrollment

PNC Business debit cards activated

Business credit card activated

Credit Card Balance Transfer Request completed

Payroll account switched?

Merchant services account switched?

Financial services providers switched?

Company/Individual

Automatic deposit companies switched?

List companies:

Company

Key consultants notified?

Company/Individual

Automatic debit companies switched?

List companies:

Company

Old account closed?

Task

Checks, ATM/debit cards destroyed

All checks cleared

Congratulations!

You have successfully transitioned to your new PNC business checking account. Remember, we are here for you. Contact us anytime you have questions at **877.BUS.BNKG**.

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