



Business Bank Account Switch Kit

Letter from Citizens State Bank

Many small business owners are faced with complex decisions that can make or break their company, especially when it comes to the world of finance.

At Citizens State Bank (CSB), we don't just provide banking services—we're advocates for your success. Whether you're looking to transfer your deposit accounts or need a commercial mortgage, our relationship managers are dedicated to providing you with the support needed to scale your business and unlock exciting new opportunities.

Kirby Purciful

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President, Citizens State Bank



Why Partner with Us?

While switching to a new bank may seem overwhelming, choosing to partner with Citizens State Bank offers several benefits for small business owners.

Flexible Lending

When you need a [commercial loan](#), we're dedicated to finding the plan that aligns with your business strategy.

CSB Business Lending Services

- Commercial Mortgages
- Equipment Financing & Leasing
- Operating Lines of Credit
- Small Business Administration Loans
- Business Acquisition
- USDA Loans Program
- Farm Service Agency (FSA) Loans
- Visa® Credit Card

Community Knowledge

We've been serving Hoosiers since 1873 and have a deep understanding of the unique challenges businesses face here in Central Indiana.



Multiple Banking Options

We've designed our deposit accounts to adapt to your business's needs, whether you're opening a checking account or looking for a new merchant services provider. Our accounts include the tools you need to manage everything with ease and security.

- CSB Visa® Business Debit Card
- Digital Banking Services
- Treasury Management tools
- Access to a Relationship Manager
- Online Statements
- Quickbooks-Compatible Downloads

Business Bank Account Switch Kit

While moving your accounts is never as hard as anticipated, the following tools can make your switch even easier.

CSB Quick Switch Kit Checklist

Update Business Checking Information

- Open CSB checking account
- Activate debit card
- Notify anyone who makes direct deposits or receives automatic payments from your current account

Set Up Digital Banking

- Enroll in CSB online banking
- Schedule recurring payments and ACH transactions

Get Started with Citizens State Bank

- Find out if you'd benefit from Treasury Management Services
- Request a Financial Assessment or Commercial Loan Review



1. Update Your Business Checking Information

After you've opened your new checking account at [any of our locations](#), you'll want to activate your new Visa debit card before you start transferring all of your payment information. Using your debit card is the quickest way to access funds in your account, with no recurring fees or interest charges.

To activate your new card, you can:

Follow the instructions on your Visa® debit card. (You will need the last 4 digits of your TIN)

OR

Head to your [Online Banking](#) dashboard. Go to the 'Card Management' section, and select 'Activate New Card.'

Once your card is activated, be sure to close your old accounts and notify key service providers such as your accountant, insurance agent, and merchant service provider.

2. Get Integrated with Digital Banking

Enroll in CSB Online Banking

Access CSB online tools designed to make banking as smooth and easy as possible by [enrolling in digital banking](#). Download the [Citizens State Bank app](#) to use tools like mobile check deposit, bill pay, and digital card controls.

Schedule Recurring Loan Payments

Use CSB online banking to stay up-to-date on your loan by scheduling recurring payments and viewing your payment history.

Set Up ACH Transactions & Direct Deposits

Set yourself up for success by identifying payments made with Automatic Clearing House (ACH) and Digital Bill Pay. We've created a list to help you stay organized.

Make your banking even easier by transferring your direct deposits— just complete the authorization form and share it with anyone who deposits funds directly to your account.



3. Get started with Citizens State Bank

Now that you've opened your account, enrolled in online banking, and set up your ACH transactions and direct deposits, it's time to get started! Visit mycsbin.com/welcome-business for a list of resources and articles to help you on your way.

Treasury Management

Managing your accounting is no small feat and can easily seem like a second career on its own. Let us handle the bookkeeping so you can devote your energy to your business. Get in touch with us to learn more about [how we can help](#):

- Online Cash Management
- Sweep Accounts
- Merchant Services
- Positive Pay
- Remote Deposit Capture
- Fraud Prevention
- Lockbox Services

Request a Financial Review

When it comes to creating a confident business strategy, our relationship managers are here to guide you through every decision, whether it's purchasing land and equipment or taking on a loan. [Request a financial review](#) today to ensure you're on the best financial path.



Direct Deposit Authorization (Business Banking)



Use the in-app service or complete this form and give it to anyone who deposits funds into your account.

Personal Information

Company Name

Address

City

State

Zip

Phone

Email

Account Information

Citizens State Bank Routing Number 074902082

Account Number _____

Notes



ACH Payments Worksheet (Business Banking)



Here's a list of common payments made with Automatic Clearing House (ACH) and Digital Bill Pay.

Check if Payment Applies ✓	Type of Payment or Transfer <i>Tip: Review a recent statement from your former account to identify payments and transfers.</i>	Biller or Provider Name	Current Payment Method • Check • Automatic Debit • Debit Card • Former Bank's Bill Pay • Biller's Website	Desired Payment Method with New Checking Account • Check • Automatic Debit • Debit Card • Digital Bill Pay
	Company Rent/ Mortgage			
	Electric			
	Gas			
	Water			
	Internet/Phone			
	Insurance Payments			
	Vendor 1			
	Vendor 2			
	Miscellaneous			
	<i>Subscription 1</i>			
	<i>Subscription 2</i>			
	<i>Subscription 3</i>			
	More			
	More 1			
	More 2			
	Credit Cards			
	Credit Card 1			
	Credit Card 2			



Resources

Ready to move your business in that next step but still need to gather more information? Here are some of our favorite resources:

- [Small Business Financial Management](#)
- [Small Business Banking Basics](#)
- [Manage Your Company's Cash Flow](#)



Need Help? Contact us to get started on switching your business bank account.

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