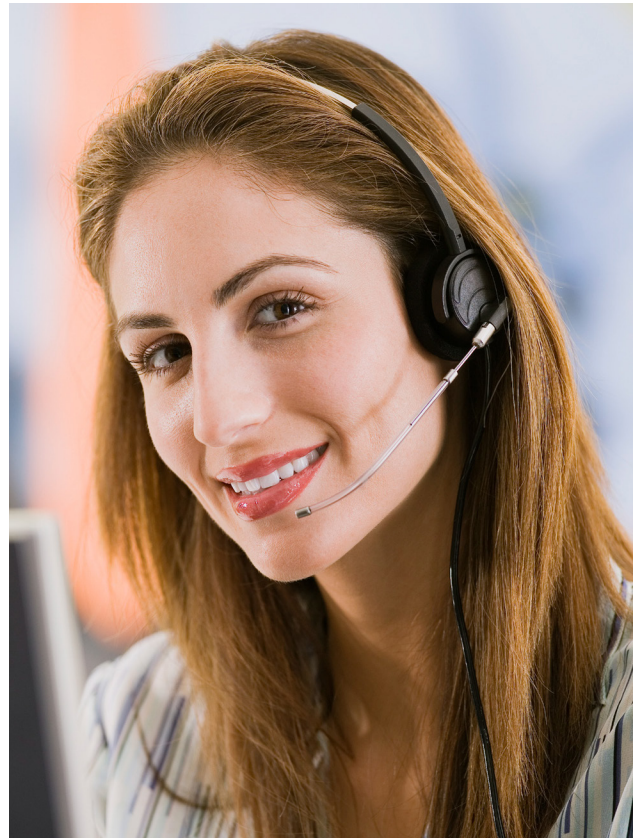


Let us help you switch to Peoples Bank.

We'll do most of the work!

You provide us with some basic information and we'll take care of the rest.



What you'll find in this kit:

This Switch Kit will provide all of the forms you need to make the switch to Peoples Bank. We know you'll be glad you did!

- New account conversion checklist
- Automatic transactions checklist
- Peoples Bank account application
- Account-closing notice for your former account
- Authorization for direct deposit forms
- Authorization for automatic withdrawal form
- Authorization for automatic payment



PeoplesBank

PeoplesBankNC.com

Helpful Checklists

All we need from you is (1) your current account information, (2) your application for a Peoples Bank Checking Account, and (3) a picture identification (driver's license or passport). Use the forms provided to notify us of any direct deposit or automatic payments. Drop off the information to any Peoples Bank customer service representative.

NEW ACCOUNT CONVERSION CHECKLIST

Once you've opened your Peoples Bank account, there are a few things that need to be done to make the transition complete:

- Stop using your old account, and let all outstanding checks clear. (Be sure to leave enough funds to cover any automatic payments that may yet need to be withdrawn.)
- Turn in your unused checks and deposit slips to us and we'll destroy them for you.
- Use these forms to change any direct deposits, automatic withdrawals and/or automatic payments linked to your account or debit card. See the automatic transactions checklist at right for some common examples of these types of transactions.
- Use your free Peoples Bank Online Banking and Internet BillPay to set up automatic payments.
- Using the written notices that appear on page 3 of this kit, we'll work with you to close your current banking accounts. We'll take care of notifying the former banks. All you have to do is provide us with your authorization and your account information.

IMPORTANT INFORMATION

Some companies require the use of their own forms to initiate the switch. In order to help facilitate this change from your previous account to your new Peoples Bank account, we may ask you to provide a previous bank statement and any forms supplied to you by your employer or other party who originates a deposit or charge to your account.

ANTI-TERRORISM REGULATIONS

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask you for your name, address, date of birth, and other information that allows us to identify you. We will also ask to see your driver's license or other photo identification documents.

AUTOMATIC TRANSACTIONS CHECKLIST

Use this checklist to identify the companies you may need to notify about changing automatic transactions linked to your checking account or debit card.

- Direct Deposit
 - Your employer's human resources department
 - The company handling your retirement or pension payments
 - Social Security Administration
- Anyone who makes automatic withdrawals from your account
 - Mortgage Company
 - Homeowner's Insurance
 - Auto Insurance
 - Life Insurance
 - Other
- Anyone who makes automatic charges to your debit card
 - Utility Companies
 - Telephone Companies
 - Cable Company
 - Other

For your security, please bring your completed Switch Kit information forms to any Peoples Bank location and give them to a customer service representative during office hours.

Have Questions?

Contact a service representative by calling 828.466.1765 (toll free 877.802.1212) or email us at onlineservices@peoplesbanknc.com, Monday-Friday, 8 am to 6 pm.

Personal Account Information

Individual Account Joint Account

PRIMARY ACCOUNT HOLDER INFORMATION

Name _____

Physical Address _____ PO Box _____

City _____ State _____ Zip Code _____

Home Phone _____ Work Phone _____

Email Address _____

Taxpayer ID _____ Social Security Number _____

Type of ID _____ Issued By _____ Issue Date _____

Current Driver's License Number _____ Expiration Date _____ State _____

Date of Birth _____

Security Word _____ Security Hint _____

Employer _____ Position _____

Signature _____

JOINT ACCOUNT HOLDER INFORMATION

Name _____

Physical Address (if different) _____ PO Box _____

City _____ State _____ Zip Code _____

Home Phone _____ Work Phone _____

Email Address _____

Taxpayer ID _____ Social Security Number _____

Type of ID _____ Issued By _____ Issue Date _____

Current Driver's License Number _____ Expiration Date _____ State _____

Date of Birth _____

Security Word _____ Security Hint _____

Employer _____ Position _____

Signature _____

Please note: We will prepare a formal signature card and account disclosures for a permanent record. You will need to bring a valid drivers license when you come to our office to sign account documents.

Closure Notices

CHECKING ACCOUNT CLOSURE NOTICE

Name _____

Social Security Number _____

Joint Owner (if applicable) _____

Social Security Number _____

Previous Financial Institution

Name of Institution _____

Street _____

City _____ State _____ Zip _____

Checking Account Number _____

Please mail balance to
Peoples Bank
P.O. Box 467
Newton, NC 28658

I hereby authorize the closure of my checking account. All my checks have cleared the account to be closed and all direct deposits and automatic payments have been stopped.

Signature _____

Date _____

Joint Owner Signature (if applicable) _____

Date _____

CHANGE NOTICE (please check one)

Direct Deposit Automatic Payment/Withdrawal

Name _____

Social Security Number or
Policy Number _____

Name of Employer,
Agent or Company _____

Street _____

City _____ State _____ Zip _____

Previous Financial Institution

Name of Institution _____

Street _____

City _____ State _____ Zip _____

Account Number _____

New Financial Institution

Peoples Bank
P.O. Box 467
Newton, NC 28658

I hereby authorize my direct deposit to be sent to my NEW Checking Account. I have attached a voided check for reference.

Effective (day/month/year) _____

Name _____

Checking Account Number _____

Signature _____

Date _____

I hereby authorize you to re-direct future automated payment withdrawals to my NEW Checking Account.

Effective (day/month/year) _____

Name _____

Checking Account Number _____

Signature _____

Date _____

Bank Routing Number _____