



IncredibleBank's Guide for New Customers

How to Ensure a Smooth Move

(We're glad to help you along the way!)

Start Small

Open your new IncredibleBank checking account with at least the minimum balance to avoid fees. Keep enough money in your old account to cover remaining auto debits and outstanding checks. If you're moving a certificate of deposit that hasn't matured yet, let us know the maturity date, and we'll remind you.

Embrace the app!

Our best-in-class app allows you to monitor transactions, make transfers, set alerts, enroll in e-statements, manage your debit card, send money with Zelle®, set up bill payments and apply for new accounts. Be sure to add your IncredibleBank debit card and/or credit card to your mobile wallet.

Setup future direct deposits

We have a tool to help you move your direct deposit digitally. The service is available via a dashboard card (widget) in the mobile banking and online banking platforms. Note: The process may take several weeks, depending on your employer.

Consolidate

Most savings and money market accounts offer higher rates for higher balances, so this might be a great time to consolidate. Plus, it's good to simplify!

Don't worry about your old checks

As a new customer, your first box of checks is free. We will securely shred your old ones for you and provide guidance on how to write fewer checks since they are the largest source of fraud.

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Scan below to
download the
IncredibleBank App!



Move automatic transfers and bill payments

- Start making automatic transfers through your IncredibleBank account. This also might be a good time to commit to paying higher interest rate loans faster or increasing your savings.
- If you authorize third-party withdrawals from your old checking account, work with those companies to update your payment information with your new IncredibleBank account details.
- Cancel any scheduled bill payments in your old bank's online bill pay feature.
- Enroll in IncredibleBank's Bill Pay service and set up your bill payments through your new account. Note: Make these changes well before your payment due dates to avoid any missed payments. When switching bill payments platforms, sometimes your first payment may go via check and then convert to electronic payment. Allow time in advance of your next payment for a check to deliver if necessary.

Guard against overdrafts or late fees

Carefully monitor each account during your transition period, especially those with minimum balances or automatic transfers/payments. Our app allows you to set account alerts to help.

Close your old checking account

Ensure all transactions have cleared, all transfers are turned off, and all third-party automatic payments have been paid from the old account. If you are diligent, this should take only a month or two.

Thank you for choosing IncredibleBank.

We are excited to be your bank and will take great care of you!



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