



**GREATER
HUDSON BANK**
EXPECT GREATER THINGS

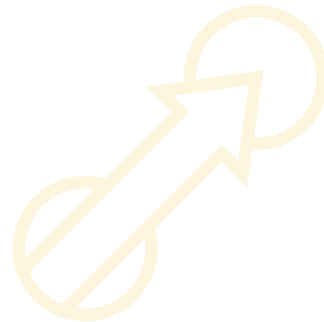
TIRED OF YOUR BANK GETTING MORE OUT OF YOUR BANKING RELATIONSHIP THAN YOU ARE?

HERE'S HOW TO CHANGE THAT.

The number one reason people who are unhappy with their bank don't switch banks is the fear that it's going to be a hassle.

At Greater Hudson Bank we understand. That's why we created this Greater Switch Kit. It carefully explains each step of the way and even includes checklists and any letters or forms you may need to make switching hassle-free. A dedicated account conversion specialist will also help ensure a smooth and seamless transition.

We'll even stop by your office to help you fill everything out if that's more convenient.



THE GREATER HUDSON EASY SWITCH KIT



Let's get started.

Gather all business documents required to switch your type of business to a new bank. Make sure they are either original or certified copies. As you collect your documents, place them inside a dedicated folder for safekeeping.



Once you have your documents, it's time to open your account.

You'll need to open your Greater Hudson account and still keep your old account during the transition.

To open your new Greater Hudson account, stop by a branch anytime, contact the Greater Hudson representative on the enclosed business card to set up an appointment, or call 844-GREAT-11. Remember to bring your business documents as well as a deposit. In the form of either cash or a check.

Greater Hudson Bank has a number of business checking and savings accounts. When you come in, our business account experts can help guide you to the ones that are right for your business. Don't forget to ask about our Online Bill Pay.



Now you can start making the switch.

First, make a list of any payments, automatic withdrawals, and direct deposits that are with your old bank account. (We've included a checklist to help.)

Once you've figured out your direct deposits and automatic withdrawals, you'll need to contact all companies connected to those accounts and provide them with your new Greater Hudson routing number and business account number. To make it easier, you'll find form letters included in this kit that you can use.



It's finally time to say good-bye to your old bank.

Once you're sure that all outstanding items such as scheduled payments, checks, debit card transactions, and automatic deposits that were made against your old account have cleared (it usually takes about two months), you can close your old account and move any remaining funds to your new account at Greater Hudson.

We've included a chart to help you keep track of any outstanding checks from your old account. Once you know they have cleared, you can send your bank the enclosed form letter to let them know you're closing your account.

**SEE, SWITCHING YOUR
ACCOUNT TO GREATER HUDSON
IS A LOT EASIER THAN YOUR
BANK WANTS YOU TO THINK.**



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To make sure you have all the documents you need to open an account, just follow the checklist that matches your type of business.

	Fictitious Name Certificate or Statement	Certificate of Assumed Name Business License	Registration of Trade Name Partnership Agreement	Articles of Organization / Limited Partnership Document	Certificate of Organization Certificate of Formation	Organization/Association Certificate of Formation (only for NJ/DE)	Statement of Incorporation Articles or Bylaws	Copies of Organization	3 Months of Bank Statements	3 Months of Service Contracts
Sole Proprietor If your business name does not include the legal first and last name of the owner, you will need all of these documents.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
General Partnership You will need the following documents.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Limited Partnership You will need the following documents.					<input checked="" type="checkbox"/>					
Limited Liability Partnership You will need the following documents.					<input checked="" type="checkbox"/>					
Limited Liability Company You will need the following documents.						<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Corporation You will need the following documents.							<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Social/Recreational Clubs, Unincorporated Associations, and Civic Groups You will need the following documents. If you don't have any of the documents listed, please provide another document such as board meeting minutes.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ATM ATM Owner										<input checked="" type="checkbox"/>
ATM On Site										<input checked="" type="checkbox"/>

Greater Hudson Bank offers a wide variety of business and personal banking products and services. You can use this list to find the ones that are right for you, or ask a Greater Hudson Bank representative for advice.

Our products and services include:

- Escrow accounts
- IOLA accounts (for law firms)
- Free business checking
- Merchant services
- Online services
- Remote Deposit Capture
- Smart Safes
- Lines of credit
- Construction, refinance, and commercial loans
- Tenant Security Accounts
- Lockbox
- And more

Once you open your Greater Hudson accounts, write in your new account information here so you'll have it handy as you complete your switch.

ACCOUNT NUMBER: _____

**GREATER HUDSON
BANK ROUTING NUMBER:** **021913639** _____

Use this page to record your automated banking payments and deposits. This list will help you avoid overlooking anyone when it's time to contact them regarding your banking change.

DIRECT DEPOSIT CHECKLIST

- Merchant processing deposits
- ACH electronic deposits
- Customer payments
- Other _____

Company Name

Address

AUTOMATIC WITHDRAWALS/PAYMENTS CHECKLIST

- Payroll
- Rent/lease/mortgage
- Utilities
- Loan payments
- Credit cards
- Suppliers
- Taxes
- Other _____

Company Name

Address

To make sure you don't close out your old bank account too soon or keep it open longer than you have to, use this page to track all checks that haven't yet cleared that account. Once you can account for all the outstanding checks, you can then close your old account and move any additional funds to your new Greater Hudson Bank account.

Outstanding Check Payable To	Check #	Amount	Date Cleared
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

GREATER HUDSON BANK SWITCH LETTER

Current Account Number: _____

Customer Name: _____ **Date:** _____

To Whom It May Concern,

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 currently scheduled debits and credits to my account.

Account Type: Checking Savings Debit Card

Account or Card Number: _____

Please forward remaining funds to me at the following address:

Street Address: _____

City: _____ **State:** _____ **ZIP:** _____

If you have any questions about this request, please contact me at:

Phone Number: _____

Sincerely,

Authorized Signature

Co-Signer Signature (if applicable)

Print Name

Co-Signer Printed Name

Title

Title

Date

Date

SCHEDULED PAYMENT TRANSFER FORM LETTER

Current Account Number: _____

Customer Name: _____ **Date:** _____

To Whom It May Concern,

This letter is to authorize you to redirect my scheduled payment for the above account number to my new Greater Hudson Bank account as instructed below.

Account Type: Checking Savings Debit Card

Effective: Immediately Beginning _____

My new Greater Hudson Bank account information:

New Bank Account _____

Number: New Bank Routing _____

Number: New Debit Card _____

Number: Expiration Date: _____ **CVC code (if required):** _____

If you have any questions about this request, please contact me at:

Phone Number: _____

Sincerely,

Authorized Signature

Co-Signer Signature (if applicable)

Print Name

Co-Signer Printed Name

Title

Title

Date

Date

SWITCHING TO GREATER HUDSON BANK WASN'T JUST A GOOD DECISION FOR YOUR BUSINESS, IT WAS A GOOD DECISION FOR YOUR EMPLOYEES.

Now that you've become a Greater Hudson Bank customer, your employees are eligible for a few perks themselves. For example, they can take advantage of everything from identity theft protection and health services to travel discounts and more.

To learn more, ask a Greater Hudson Bank representative or contact Greater Hudson Customer Service at

844-GREAT-11



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