



Easy Switch Kit

Changing Banks Is Now As Easy As 1, 2, 3.

We're pleased you've decided to take a new financial path in life with the great personalized service and expert advice offered at Central Bank. We pledge you'll receive prompt, personal service to assist your move to our nearest Banking Center.

Changing banks can be a big decision and a real challenge. That's why your Central Bankers have designed the Easy Switch Kit to guide you step by step through the move. This Kit includes simple instructions and directions to our Web site for all of the forms that will make it easy for you to "unmerge" with your current bank

Just follow these easy steps and allow us to show you the way!

STEP 1:

Open Your New Account at Central Bank

Organize your personal information, open your Central account, and unmerge from your old bank. We'll help you step by step. A Personal Banker in any Banking Center can advise you on the accounts and services to fit your needs and lifestyle. Or, click on our Web site to view our personal product and service options and locations at www.centralbank.com.

STEP 2:

Transfer Direct Deposits & Automatic Payments

This is one of the most important aspects of making a smooth switch. It's a good idea to have a few recent bank statements available to review the automated transactions you need to move. Our Web site, centralbank.com, has new account notification forms for you to notify your employer, other direct depositors and any vendors you have authorized to charge your account.

* Direct deposits from your employer, retirement plan, or other sources of income such as Social Security need to be transferred to your new account.

* Automated payments for insurance, utilities and other transactions you have authorized are easy to remember with our convenient Payments Checklist on page 4.

* If you are using Online Bill Payment, don't forget to print a list of your current Payees (and your Payment History). CentralNET online banking can handle all of your recurring and one-time online bill payment needs.

* All of the forms referenced in this Easy Switch Kit are available on our Web site at www.centralbank.com/personal/switchkit.aspx.

For personal assistance by phone, call 859-253-6222, 800-637-6884 or your nearest banking center.

STEP 3:

Close Your Old Account

Confirm that all outstanding checks have cleared and any transfers of direct deposits and automatic payments have been made. Then authorize your old bank to close your account. That's all there is to it! For each step, we've provided tips and guidelines to make your Easy Switch a smooth and carefree process.

Easy Switch Kit Guidelines

STEP 1:

Open Your New Account

Now that you've made the decision to move, you'll want to gather information you'll need to open your new Central Account. Just follow the steps below to make the Easy Switch, or visit our Web site at www.centralbank.com/personal/switchkit.aspx.

Organize information you will need

Gather your account information and enter it on the *Easy Switch Kit Account Information Worksheet – Form A* designed specifically for this purpose.

Open your Central Bank Accounts

Once you've gathered together the information for your accounts, any of our Personal Bankers will be happy to assist you with your new account opening. To find the nearest Banking Center to your home or work, visit our Web site at www.centralbank.com.

You can begin using your New Central Bank Account immediately

Once your new account is funded, you can begin using your account immediately.

Your first order of personal standard checks is FREE

(50% off other check styles). Your check order and Central Check Card will be sent to you in about a week.

Enroll online for Internet banking

You can enroll online for CentralNET access at www.centralbank.com as soon as your new account is open. To add Bill Payment, simply click on the Bill Pay link once you are enrolled in your CentralNET access.

Remember: Don't forget to leave enough funds in your old account to cover any outstanding checks or automatic payments. Our next steps will help you switch any automated payments and direct deposits to your new account.

STEP 2:

Transfer Direct Deposits & Automatic Payments

Direct Deposits:

Transfer direct deposits from your employer, retirement plan, interest payments or other source of income, such as Social Security.

We've provided some forms to assist with moving your direct deposits received from various sources:

* *Payroll Direct Deposit* – Check with your employer to be certain no additional information or specific form is necessary to complete the account change for your payroll direct deposit. (If you currently don't have direct deposit through your employer, please contact your company's Human Resources Department to see if this benefit is offered to employees.)

* *Form SF1199A, U.S. Government Direct Deposit* (available online or at any Banking Center) – Use this form to redirect your Social Security, military pay, VA compensation/pension, railroad retirement, etc. to your new account.

You can also use this form to set up one of these government agency payments for the first time.

* *Direct Deposit Authorization Form from Other Sources* – Use this form for other direct deposits you receive including investments, pension/retirement plans, interest or dividend payments, etc.

Here’s a quick checklist of some common direct deposit sources to help you remember to inform the sender about your new account.

Checklist for Direct Deposits

Private Sector Payments:

- Payroll Direct Deposit
- Retirement/Pension Plan
- Interest Income
- Dividends
- Other _____
- Other _____
- Other _____
- Other _____
- Other _____
- Other _____

Government Payments:

- Social Security
- Federal Salary/Military Civilian Pay
- VA Compensation or Pension
- Supplemental Security Income
- Railroad Retirement
- Civil Service Retirement
- Military Active
- Military Retirement
- Military Survivor
- Other _____

Automatic Payments:

You’ll need to switch automatic payments set up to charge your

checking, savings, debit or credit card to your new Central Bank account.

Use the *Automated Payments Checklist* to the right to make a quick list of the payments you have authorized. This is a good time to review your last few monthly bank statements to complete your list of authorized automatic payments. Take into consideration any annual payments that you may have set up as a deduction, as well.

There may be several ways to notify your Payees that you have a new account.

* Most of your Payees have a form included with the monthly statement for you to enter your new account information.

* Many Payees provide a customer service number and allow you to provide your new account information by telephone.

* Many local utilities and vendors have Web sites available for you to enter your new bank account information.

* In case you need it, we’ve provided a form that you can send to your Payees to notify them that you have changed banks, the *Automatic Payment Authorization Form*.

Note: A list of the most common Payees in our area, along with their Web site addresses and customer service phone numbers, is provided online at www.centralbank.com.

Checklist for Automated Payments

- Electric Company
- Gas Company
- Water Company
- Telephone
- Cellular Phone
- Cable Service
- Mortgage or Rent Payment
- Car Loan or Lease
- Credit Card _____
- Credit Card _____
- Other Loans _____
- Dept. Store Card _____
- Home/Rental Insurance
- Automobile Insurance
- Life/Health Insurance
- Auto Club (AAA)
- Health Club
- Charitable Donations
- Other _____
- Other _____
- Other _____

Online Bill Payments:

As soon as your new account is open, you can enroll online for CentralNET access at www.centralbank.com.

When you enroll, you create your own User ID and set your password.

To add CentralNET Bill Payment, just complete the CentralNET Additional Services Request Form – provided on the Web site.

You'll need a few moments to set up your Payees and recurring payments online using CentralNET. On our Web site version of the Easy Switch

Kit we've provided the Online banking Bill Payments Worksheet, as a tool to assist you with setting up your Bill Payment Payees and recurring payments.

Important: Before you cancel your online bill payment service with your old bank, be sure to:

1. Print a list of your Payees including addresses and account numbers, if available.
2. Print your Bill Payment History so you have a record of all payments you have made.

STEP 3:

Close Your Old Account

Your Central Bank Account is ready to go, so it's time to UNMERGE....

* Confirm that all outstanding checks have cleared on your old account. The Reconciliation Worksheet on page 21 will assist you with identifying all activity you still expect to clear your old account.

* Verify that your direct deposits have been redirected to your new account.

* Check with any Payees who have not redirected your automatic payments.

* Use the Account Closure Form (on page 6) to notify your old bank that you are closing your account.

Banking Center Locations

Central Bank & Trust Co.

SAT BERA

(859) 986-0357
101 Brenwood Street

NORTHERN KENTUCKY

(859) 647-0222
7310 Turfway Road,
Suite 100

SAT 2850 Turkeyfoot Rd.

SAT 2075 Dixie Highway

LEXINGTON MAIN OFFICE

(859) 253-6222
300 West Vine
(ATM available in lobby
and drive-thru)

SAT ANDOVER

(859) 253-6127
3101 Maple Leaf Drive

EASTLAND

(859) 253-6063
649 E New Circle Road

NICHOLASVILLE ROAD

(859) 253-6073
100 E. Reynolds Road

SAT NORTH PARK

(859) 253-6104
515 New Circle Road, NW

SAT PALOMAR CENTRE

(859) 253-6177
3705 Harrodsburg Road

RICHMOND

(859) 625-6500
350 West Main Street

SAT RICHMOND ROAD

(859) 253-6083
2233 Richmond Road

SAT SOUTHLAND

(859) 253-6053
256 Southland Drive

SAT TATES CREEK CENTRE

(859) 253-6387
4090 Tates Creek Centre Dr.

TATES CREEK ROAD

(859) 253-6113
3270 Tates Creek Road

VERSAILLES ROAD

(859) 253-6093
2347 Versailles Road

WINCHESTER

(859) 744-3972
43 N. Maple Street

SAT 1110 Pioneer Drive

SAT NICHOLASVILLE

(859) 885-2282
301 N. Main Street
859-881-6950

SAT 1471 Keene Road

GEORGETOWN

(502) 570-2265
100 West Main Street

SAT 410 Connector Road

Central Bank of Jefferson County

LOUISVILLE

(502) 499-5600
9300 Shelbyville Road,
Suite 100

SAT 4630 Taylorsville Road

321 West Main Street

Free-Standing ATM Locations

CENTRAL BAPTIST HOSPITAL
1740 S. Limestone, Lexington

SAINT JOSEPH HOSPITAL
One Saint Joseph Drive, Lexington

WATERSON TOWER*
1930 Bishop Lane, Louisville

RJ CORMAN AMBULATORY
CENTER. *
1250 Keene Rd., Nicholasville

UK COMMONWEALTH
STADIUM*

UK HOSPITAL*
Pavillion A
1000 S. Limestone, Lexington

*Cash machine only

Banking Center Hours

Central Bank lobbies are open
Monday through Thursday from
9:00 a.m. to 4:00 p.m., and Friday
from 9:00 a.m. to 6:00 p.m.

Our drive-thrus are open 8:00
a.m. to 6:00 p.m. Monday through
Friday.

SAT Saturday hours are 9:00 a.m.
to 1:00 p.m., as indicated.

- Hours may vary by location.
Please call your Central Banker for
details.

Client Services

For account information
or for problem resolution,
call (859) 253-6359 or
(800) 637-6884.

WHOM TO CALL FOR MORE INFORMATION

Visa Credit Cards®

For Visa® account inquiries or to
report a lost or stolen Visa®, call
(859) 253-6222

The Central Card

To report a lost or stolen
card, call (859) 253-6222

ATM Card

To report a lost or stolen
card, call (859) 253-6222

Private Banking

(859) 253-6330

Central Bank Insurance

(859) 253-6283

Central Investment Center

(859) 253-6435

Wealth Management

(859) 253-6253

Web Site

www.centralbank.com

Note: Products and hours may
vary by location. For the latest
information on locations, hours
and phone numbers, go to
www.centralbank.com



Central Bank

Member FDIC



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859-253-6222

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