

# Make the Move to SESLOC



## 1 Open Your Checking Account

**Already a Member?** Open your HomeFREE or Basic Checking account by selecting *Open an Account* in the Online Banking main menu and following the prompts.

**Not a Member yet?** Join online at [sesloc.org](https://sesloc.org) in just a few minutes. Or, visit us at your nearest branch or call us at (805) 543-1816. Membership is established with a \$5 share savings deposit and a one-time \$5 membership fee. You may join if you live, work, or attend school in San Luis Obispo and Northern Santa Barbara Counties, or if someone in your immediate family is a SESLOC member. Membership in good standing is required for all credit union benefits.

The **USA Patriot Act** requires financial institutions to verify your identity when opening an account, so you and any joint owner(s) will be asked to provide:

- Name
- Date of birth
- Current California Driver's License (or other current government-issued photo ID or Matricula Consular)
- Proof of residential address (if different from ID)
- Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)

## 2 Get Online Banking

Register online at [sesloc.org](https://sesloc.org) or download our mobile app. Enter your Member Number and follow the prompts. With Online Banking, you'll have access to your account at home or on the go. Plus, you can skip a trip to the branch with mobile deposits — you get quick access to your cash, even on weekends and holidays!

**What's a Member Number?** When you join a credit union, you become a member and are issued a Member Number. This is often considered an Account Number because your different accounts and loans are filed under your Member Number. Your Checking MICR Number is the unique address used to direct electronic transfers, like Direct Deposit, to your account.

## 3 Set Up Direct Deposit

To update or set up direct deposit with your employer or the Social Security Administration, you'll need to provide **SESLOC's routing number (322282713)** and your checking account's **MICR (Direct Deposit/ACH number)**. In Online Banking, select your checking account, choose the *Details* tab, and you'll find that number listed. Please note it can take up to two pay cycles for direct deposit changes.



# 4

## Switch Your Automatic Transactions

Start the switch by updating companies and financial institutions that handle your automatic deposits and withdrawals or need your payment information. Use our handy checklist here to keep track of people you need to contact.

# 5

## Update Your Mobile Wallet

Start the switch by updating companies and financial institutions that handle your automatic deposits and withdrawals or need your payment information. Use our handy checklist here to keep track of people you need to contact.

**Need checks?** Visit a branch or call us at (805) 543-1816. If you've ordered checks in the last six months, you can reorder in Online Banking or through the Mobile App!

# 6

## Say Goodbye

Once you verify that outstanding checks have cleared and automatic withdrawals and direct deposits are redirected, you're ready to close your old account. This process may take several weeks, and be sure to log on to Online Banking to confirm each transaction has been redirected. Once confirmed, contact your previous Financial Institution and follow their process to close your old account(s) and destroy old checks, ATM/debit cards and deposit slips.

## Check List

for switching your account



### Direct Deposit

(allow up to two pay cycles for direct deposit changes)

Contacted    Confirmed

- |                          |                          |                                |
|--------------------------|--------------------------|--------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Direct Deposit                 |
| <input type="checkbox"/> | <input type="checkbox"/> | Retirement/pension payments    |
| <input type="checkbox"/> | <input type="checkbox"/> | Social Security Administration |
| <input type="checkbox"/> | <input type="checkbox"/> | Alimony/Child Support          |
| <input type="checkbox"/> | <input type="checkbox"/> | _____                          |
| <input type="checkbox"/> | <input type="checkbox"/> | _____                          |

### Automatic Withdrawals & Bills

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Mortgage payment/rent  |
| <input type="checkbox"/> | <input type="checkbox"/> | HOA Dues   |
| <input type="checkbox"/> | <input type="checkbox"/> | Homeowner's Insurance  |
| <input type="checkbox"/> | <input type="checkbox"/> | Auto loan payment  |
|                          |                          | Insurance payments   |
|                          |                          | <input type="checkbox"/> Life <input type="checkbox"/> Auto <input type="checkbox"/> Pet   |
|                          |                          | Utility companies  |
|                          |                          | <input type="checkbox"/> Water <input type="checkbox"/> Power <input type="checkbox"/> Gas |
| <input type="checkbox"/> | <input type="checkbox"/> | Phone  |
| <input type="checkbox"/> | <input type="checkbox"/> | Television   |
| <input type="checkbox"/> | <input type="checkbox"/> | Internet   |
| <input type="checkbox"/> | <input type="checkbox"/> | Streaming services (Netflix, Spotify, Etc)   |
| <input type="checkbox"/> | <input type="checkbox"/> | Rideshare services (Uber, Lyft)  |
| <input type="checkbox"/> | <input type="checkbox"/> | Payment Services (CashApp, PayPal, etc)  |
| <input type="checkbox"/> | <input type="checkbox"/> | Shopping sites (Amazon, Target, etc)   |
|                          |                          | Subscription services:   |
|                          |                          | <input type="checkbox"/> Gaming/software   |
|                          |                          | <input type="checkbox"/> Meal kits <input type="checkbox"/> Beauty boxes                   |
|                          |                          | <input type="checkbox"/> Pet supplies <input type="checkbox"/> App store                   |
|                          |                          | <input type="checkbox"/> Newspaper/magazines   |
| <input type="checkbox"/> | <input type="checkbox"/> | Club/organization dues   |
| <input type="checkbox"/> | <input type="checkbox"/> | Recurring charitable donations   |
| <input type="checkbox"/> | <input type="checkbox"/> | _____  |
| <input type="checkbox"/> | <input type="checkbox"/> | _____  |

