

Make the Switch

If you are looking for the perfect time to switch your current personal checking account, Riverfront Federal Credit Union has plenty of excellent reasons:

1. FREE Checking -

- No minimum balance
- Unlimited number of checks can be written
- FREE initial order of checks

2. MasterMoney™ Debit Card -

- No annual fee
- No cost to receive

3. Free Overdraft Protection -

- Use your available funds in your savings, club and escrow accounts to cover checks written^
- Establish an Express Line of Credit for additional protection

^ Federal Regulation D limits the number of automatic, preauthorized or telephonic transfers to 6 per month.

4. Overdraft Privilege -

- Protects you from returned checks due to insufficient funds
- No Annual Fee for Overdraft Privilege
- Covers overdrafts or other items up to your predetermined available limit
- Available after overdraft protection has been exhausted

5. Earn Dividends -

- Each day your balance is \$750 or more

6. Convenient Access - (24 hours/7 days a week) by using:

- Your Debit Card
- Online Direct (FREE internet access)
- Dial Direct (phone access service)

What Else Should I Know?

Riverfront is committed to excellent member service.

Contact Information

Office Hours	Monday	9AM to 5PM
	Tuesday	9AM to 4PM
	Wednesday	9AM to 3:30PM
	Thursday	9AM to 6PM
	Friday	9AM* to 6PM
	Saturday	9AM to 12 Noon
	*drive-up only opens at 8AM office opens at 9AM	

Phone Numbers	Nationwide:	800-451-3477
	Reading, PA:	610-374-8351
	Fax:	610-288-6844

After Hours Loan By Phone Nationwide: 877-850-8231

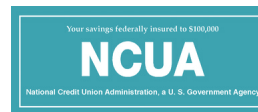
Mortgage Application Nationwide: 877-202-3580
Weekdays 8:30AM to 9:00PM
Saturdays 8:30AM to 5:00PM

Address 430 South 4th Street
Reading, PA 19602-2698

Web Address/Online Direct www.riverfrontfcu.org



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.



Make the Switch to
Riverfront Federal Credit Union's
Checking Account...

It's as easy as...

1 2 3

Growing Stronger Together

Switching is Easy...

And we can help.

1. Open your new FREE Riverfront Checking Account.

Simply complete an application. Forms can be obtained at the branch, by calling Member Services at 610-374-8351 or 800-451-3477, or visiting our website www.riverfrontfcu.org.

Riverfront offers FREE checking, with a MasterMoney™ Debit Card, and your initial set of checks are FREE.

Your new checks and MasterMoney™ Debit Card should arrive within 10 days. When you receive these items, start using your new checking account. See step 3, in regard to closing your old checking account.

2. Move your automatic transaction(s) to your new Riverfront checking account.

You will need:

- Your Riverfront six digit account number
- Riverfront's Routing number: 231385536

Switch Your Direct Deposit/Payroll Deduction:

Contact the Payroll Department of your employer to complete a new direct deposit/payroll deduction form.

To change your Social Security Direct Deposit, call the Social Security Administration at 1-800-SSA-1213 (1-800-772-1213) and tell them that you want your Direct Deposit to go to Riverfront Federal Credit Union.

NOTE: Riverfront issues one convenient account number. Your funds can be distributed to your savings, checking, club accounts, loan payments and other family member's accounts, etc... all from the convenience of one account number. To establish your distribution, complete a payroll deduction authorization form. You can obtain this form online at www.riverfrontfcu.org, or by calling our Member Service Department at 610-374-8351 or 800-451-3477.

Switch your automatic payments to Riverfront Federal Credit Union

Review your current checking account statement to identify any automatic payments. A Riverfront representative will be happy to help you with this process.

Use an Automatic Payment Change form to contact organizations you have authorized to make automatic payments from your account. Let them know you have switched to Riverfront. You can obtain an Automatic Payment Change Form online at www.riverfrontfcu.org, or by calling our Member Service Department at 610-374-8351 or 800-451-3477.

Some companies will ask you to include a voided check.

Switch automatic payments from your old debit card

Contact the company you have authorized to receive payment through your old debit card and provide them your new Riverfront MasterMoney™ Debit Card account number and expiration date.

Remember

Let outstanding checks and automatic withdrawals clear your old account.

Leave enough money to cover your outstanding checks. It may take several weeks for everything to clear.

Make sure your payroll deduction/direct deposit has started in your new Riverfront account.

3. Close your old account.

Ask your old financial institution to close your account when you are sure all your transactions have cleared and your automatic payments are being deducted from your account at Riverfront.

If you have an outstanding balance, request a check for the remaining balance. You may need a copy or a voided check from your old account.

Destroy your checks and ATM/Debit Cards from your old account.

Make the switch... It's so easy!