



Welcome!

Welcome to the Primis family! We're so glad you've joined us and are eager to help you and your business succeed. Please use this guide (or visit primisbank.com/make-the-switch) to help make your banking transition run as smoothly as possible. Should you have any questions, your banker is ready to help you however they can!

The Business Switch Kit is designed to help make your account transition easier.

Your Switch Kit Includes:

- Step-by-step guide to switching to your new Primis Bank business checking account
- Switching Worksheet
 - Your new Primis Bank business checking account information
 - Recurring payments to your account (credits)
 - Recurring payments from your account (debits)
 - Merchant services accounts to switch
 - Other financial services partners and key consultants to notify
 - Outstanding checks to clear from your old account
 - Old account(s) to close
- Switching Forms
 - Request to Cancel an Automatic Payment
 - Request to Switch an Automatic Payment
 - Financial Services Partner Notification
 - Account Closing Request
- Transition Checklist
- Step-by-step guide to export transactions to accounting software
- Overview of Primis Enhanced Security

How to Switch Your Account:

1. Begin using your new Primis Bank business checking account
2. Switch your recurring payment activity
3. Notify your key professional service providers
4. Discontinue use of your old business account
5. Close your old business account

Switching Worksheet

Use this worksheet to track the information needed to close old account(s) and switch recurring payments and deposits to your new Primis Bank account.

Note: Be sure to keep your account information secure. Be careful of transmitting documentation via email as it may not be a secure form of communication. Consider shredding this information if printed.

Step 1

Begin Using Your New Primis Bank Business Checking Account

Once you’ve opened your account, the next step is to set up online banking. When first accessing your account, set up your password through the email we sent you. Once your password is set, you can access your accounts at any time through the Log In button in the top-right corner of our website.

Your New Primis Bank Business Checking Account Information

Account Title	
Account Nickname	
Account Number	
Routing Number	
Business Debit Card Number	
Banker’s Name	
Banker’s Email	
Banker’s Phone Number	

Account Title	
Account Nickname	
Account Number	
Routing Number	
Business Debit Card Number	
Banker’s Name	
Banker’s Email	
Banker’s Phone Number	

Account Title	
Account Nickname	
Account Number	
Routing Number	
Business Debit Card Number	
Banker’s Name	
Banker’s Email	
Banker’s Phone Number	

Step 2

Switch Your Recurring Payment Activity

Automatic payments (typically ACH transactions) are a convenient way to receive and send funds, and you'll need to redirect them to and from your new Primis Bank account(s).

Incoming Deposits (Credits)

Compile a list of the vendors and merchants who send you automatic payments, and notify them of your new Primis Bank account.

Outgoing Payments (Debits)

Payments such as utility bills, vendor payments or subscription services that are automatically debited from your account will need to be updated to reflect your new account information.

Complete within 30 days to help minimize interruptions.

To give written notice, a Request to Switch an Automatic Payment form is available for your convenience.

When adding payees within online banking, be sure to have the following information ready: biller name, billing address, phone number, and your account number as it appears on your bill.

Recurring Payments to Your Account (Credits)

Minimize disruptions to your cash flow by immediately notifying any party that sends you automatic payments of your new account information.

[illegible]

Recurring Payments from Your Account (Debits)

Save time by scheduling recurring payments using your business checking account, debit card or credit card. Notify service providers of your new account and card information, and ensure that your new Primis Bank account is properly funded to help avoid service interruptions.

[illegible]

Step 3

Notify Your Key Professional Service Providers

Inform your key consultants—accountant, bookkeeper, attorney, etc.—of your switch to Primis Bank, providing information about the account as appropriate for their needs.

Complete within 30 days to help minimize interruptions.

Inform your financial services providers that you've switched to Primis Bank: payroll processor, merchant services provider and other partners.

A Financial Services Partner Notification form is included for your convenience.

Merchant Services Accounts to Switch

Ensure that your merchant services provider has the necessary information to deposit your card processing transactions into your new Primis account.

[illegible]

Other Financial Services Partners and Key Consultants to Notify

Includes anyone who might be affected by your change of account—bookkeeper, accountant, attorney, etc.

[illegible]

Step 4

Discontinue Use of Your Old Business Account

Keep your old account open and appropriately funded until all outstanding checks have cleared and all of your automatic payments and transactions have switched over to your new Primis account.

Remember to shred your remaining unused checks, deposit slips, ATM and debit cards.

This will help reduce the risk of accidental use of your old account.

Outstanding Checks to Clear from Old Account

Check Payable To	Amount (\$)	Check #	Issue Date	Date Cleared

Step 5

Close Your Old Business Account

Once all of your checks have cleared, and all automatic payments and direct deposits are successfully being deducted or credited from your new Primis Bank account, it's now time to close your old account.

The *Account Closing Request* form will make it easy to notify your previous bank.

Old Account(s) to Close

Before you close your old account(s), allow time for outstanding checks, debit card purchases and recurring payments to clear. This may take a few business days, or even possibly a few months. Check your account statement(s) to make sure that all items have cleared before you close.

Bank Name	Routing #	Account Type	Account #	Date Closed

When you offer more payment options to your customers, you give your business the opportunity to benefit from higher sales, improved cash flow, and enhanced payment security. Our Merchant Services solutions make it easier for your customers to do business with you in store, online, and on-the-go. We offer both debit card and credit card processing technologies that support all major card types.

Visit a branch near you or head to [primisbank.com](https://www.primisbank.com) to find the right solutions for your business.

Switching Forms

The following letter templates have been created to help make the process of switching your checking account easier. Please create these templates on your own letterhead. Other financial institutions may require these letters to be notarized. Primis is happy to provide notary services. Below are descriptions of each letter and how they can help.

Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email as it may not be a secure form of communication.

Primis Bank cannot guarantee that these forms will be accepted in every instance. Your old bank, and/or your key financial services partners, may require you to make any or all of these requests in person or by some other method than by mail. Also, they may require more or different information than is contained on the letter templates that follow.

Request to Cancel an Automatic Payment

Use this letter to cancel an automatic payment from your old account. Review the information and then print, sign and mail this letter to the billing company or organization that receives your payment.

Request to Switch an Automatic Payment

Use this letter to switch an automatic payment from your old account and ask that your payment now be deducted from your new Primis Bank account. Review the information and then print, sign and mail this letter to the billing company or organization that receives your payment.

Financial Services Partner Notification

Use this letter to notify key financial services partners that your business checking account has been switched to Primis Bank.

Account Closing Request

Use this letter to request the closure of your old account. Make sure any direct deposits or automatic payment(s) have been switched to Primis Bank or canceled before you close the account. Review the information and then print, sign and mail this letter once all switching activity is complete.



Recipient
Street Address
City, State Zip

Request to Cancel an Automatic Payment

To Whom It May Concern,

I am withdrawing my authorization for you to deduct any automatic payment(s) that are currently set up for my account.

Please change your records, effective immediately, so that my electronic payment(s) to you are stopped from the account below:

Bank Name: _____

Account Number: _____

Routing Number: _____

Payment Amount: _____

If you have any questions regarding this request, please contact me at the phone number below. Thank you for your assistance.

Name
Title
Phone Number

primisbank.com
P.O. Box 2075
Ashland, VA 23005



Recipient
Street Address
City, State Zip

Request to Switch an Automatic Payment

To Whom It May Concern,

I currently have my electronic payment(s) deducted from the following account:

Bank Name: _____

Account Number: _____

Routing Number: _____

Please change your records, effective immediately, so that my electronic payment(s) are now deducted from my Primis Bank account:

Account Number: _____

Routing Number: _____

Payment Amount: _____

If you have any questions regarding this request, please contact me at the phone number below. Thank you for your assistance.

Name
Title
Phone Number

primisbank.com
P.O. Box 2075
Ashland, VA 23005



Recipient
Street Address
City, State Zip

Financial Services Partner Notification

To Whom It May Concern,

This letter is being sent to notify you of the company's recent transition to Primis Bank. Please update your records, effective immediately, so that all activities are now directed to our new Primis account.

Former Account(s) Information

Bank Name: _____
Account Title: _____
Account Number: _____
Routing Number: _____

Account Title: _____
Account Number: _____
Routing Number: _____

New Primis Bank Account Information

Account Title: _____
Account Number: _____
Routing Number: _____

Account Title: _____
Account Number: _____
Routing Number: _____

If you have any questions regarding this request, please contact me at the phone number below. Thank you for your assistance.

Name
Title
Phone Number

primisbank.com
P.O. Box 2075
Ashland, VA 23005



Recipient
Street Address
City, State Zip

Account Closing Request

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 automatic debits and credits to my account.

Please close the following account(s):

Checking Account #: _____

Authorized Signer: _____

Authorized Signer: _____

Checking Account #: _____

Authorized Signer: _____

Authorized Signer: _____

Savings/Money Market Account #: _____

Authorized Signer: _____

Authorized Signer: _____

Please issue and send a check for any remaining balances to my attention at the following address:

Street Address
City, State Zip

Your prompt attention to this matter will be greatly appreciated. Thank you.

Name
Title
Phone Number

primisbank.com
P.O. Box 2075
Ashland, VA 23005

Transition Checklist

This form offers a quick and easy way to keep track of your status in the process of transitioning your account to Primis Bank. It is for your organization and reference only — not for external distribution.

- ☐ Primis Bank business checking account opened
- ☐ Checks ordered
- ☐ Deposit material ordered
- ☐ Online banking set up and enrollment
- ☐ Mobile banking enrollment (scan the QR code to download our app)
- ☐ Primis Bank business debit cards activated
- ☐ Implement Treasury Services as needed (Positive Pay, Remote Deposit, ACH Origination, etc.)
- ☐ Automatic deposit companies switched
 - _____
 - _____
 - _____
- ☐ Automatic debit companies switched
 - _____
 - _____
 - _____
- ☐ Payroll accounts switched
- ☐ Merchant services account switched
 - _____
 - _____
 - _____
- ☐ Financial services providers switched
 - _____
 - _____
 - _____
- ☐ Key consultants notified
 - _____
 - _____
 - _____
- ☐ Old account closed



- _ Old checks and ATM/debit cards destroyed
- _ All checks cleared
- _ Check scanner installed
- _ Training details studied

Have Questions? Need Help?

Our goal is to make your transition to Primis as easy and seamless as possible. If you have questions or want to learn more about our account offerings and other business solutions, give us a call at 833.4PRIMIS (833.477.4647).

Our U.S.-based Customer Care Center is available 24/7

Let's Talk Accounting

Connecting your business' accounting software to online banking is easy. Whether you use QuickBooks®, Quicken®, Microsoft Money or need a CSV file, we've got you covered.

Exporting Your Account Transactions

1. Log into online banking.
2. Click on the account you wish to export transactions.
3. Click on Download.
4. Select Activity.
5. Select Type.
6. Select Format.
7. Click Download Transactions.
8. Save file and upload with your accounting software.

Security Beyond Passwords

Check Positive Pay

Check positive pay is a check fraud detection service to combat the national rise in check writing fraud.

Analyze

Our system takes specific note of all check data for your business including check numbers, dates, payees and amounts.

Identity

Every check written on your business' behalf will be verified, preventing it from being paid unless the information on each check completely matches what is on file.

Notify

If an exception is detected, you will be notified early each morning and given the opportunity to pay the check within online banking.

ACH Positive Pay

ACH positive pay is a payment fraud detection service to combat ACH fraud.

Create

You create an approved list for incoming ACH debits.

Identity

Every ACH payment is verified against your approved list, preventing transactions from being paid unless the information matches what is on file.

Notify

If an exception is detected, you will be notified early each morning and given the opportunity to pay the transaction within online banking.

Extended FDIC Coverage

The FDIC insures all deposits up to \$250,000. For balances above that we offer Insured Cash Sweep (ICS) to ensure that more of your money is protected than just the baseline. When your business deposit account has a balance over \$250,000, we'll place the excess funds into CDs, money market deposit accounts or demand deposit accounts at other institutions in the IntraFi Network, for extended FDIC coverage.

Peace of Mind

With IntraFi Network Deposits, you can access multi-million dollar FDIC protection on your accounts.*

You work with Primis, and only Primis, to secure your deposits.

One Rate

You earn one interest rate per maturity on accounts placed through IntraFi Network institutions; no need to negotiate multiple rates or calculate disbursements for each account.

No Nonsense

Work with us directly. The same Primis staff that knows your name will help you access multi-million-dollar aggregate FDIC insurance across network banks. No need to memorize dozens of online banking logins.

24/7 Customer Care

Our Virginia-based customer care center is open 24/7/365 for your convenience. If there is ever a question, there's no need to wait to reach out. You can contact your banker, our customer care team at 1-833-477-4647, fill out the "Contact Us" form on our website, or utilize our new online chat feature on the website as well.

Top-of-the-line service is always one dial, click or chat away.

Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. To meet conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals. The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. IntraFi, ICS, IntraFi Cash Service, CDARS, and Certificate of Deposit Account Registry Service are registered trademarks of IntraFi LLC.