

Getting Started

Welcome to Generations Federal Credit Union. We're glad you chose Generations for your financial needs and to be your primary financial institution.

You may think it is a hassle to switch from your current financial institution to Generations. Well, think again!

Everything you need is right here. Let's get started so you can begin enjoying all the benefits of being a member of Generations Federal Credit Union.

Here's how to switch.

Switching is easy and convenient. Simply use these forms to change your direct deposit and automatic payments as well as close your old account. If you have any questions, come into one of our branches and visit with a Member Services Representative or call us at 210.229.1128.

Download the [Account Transactions Switch List](#) to document all of the money going into and out of your account before you start to switch.

Step 1: Open an account. Next, set up direct deposits so recurring payments are credited directly to that account.

Step 2: Schedule automatic payments/withdrawals. Set up online bill payments to pay bills.

Step 3: Balance and close your old account. This request can be made in person or in writing. Make sure you don't have any pending debits or credits before you close the old account.

Step 1: Open an account

Direct Deposits

Direct deposits are electronic payments deposited directly into your account and can include:

- Employer paychecks
- Pension or retirement plan payments
- Social Security payments
- Other investment income

Use our [Account Transactions Switch List](#) to determine all direct deposits you’d like to move to your new Generations account.

To switch your direct deposits:

1. Complete our [Direct Deposit Switch Form](#) for each direct deposit you’d like to move to Generations (Note: some entities, such as employers and the government, may prefer you use their own direct deposit form).
2. Submit the completed form(s) to each and attach a blank check from your new account with the word “VOID” written across the check, if they ask for one.

If you need assistance, call a Generations Member Service Representative at 210.229.1128.

Government Direct Deposit Information

To switch common government direct deposits, such as Social Security, either call one of the numbers below or download and submit the [Standard 1199A Government Direct Deposit Switch Form](#) according to the directions on the form.

Social Security	(800) 772-1213 (800) 325-0778 TTY www.socialsecurity.gov
Civil Service Retirement	(888) 767-6738 (800) 878-5707 TTY www.opm.gov
Veterans Compensation and Pension	(877) 838-2778 (800) 829-4833 TTY www.va.gov

Step 2: Schedule automatic payments/withdrawals

You may have automatic payments/withdrawals set-up with:

- Electric, gas, water, trash, phone, cable, internet and other major service providers
- Auto, home equity, mortgage, student and other loans
- Credit card, medical and other bills
- Gym, homeowner's associations and other membership dues
- Insurance, rent, daycare, cleaning services, pest control, home security, lawn care, subscriptions, and other miscellaneous expenses

To determine those you would like to move or set up, use the [Account Transactions Switch List](#).

To switch your automatic payments/withdrawals:

1. For payments you make with your debit card, complete the [Debit Card Automatic Payments/Withdrawals Switch Form](#). For payments directly linked to your checking account number, complete the [Account Automatic Payments/Withdrawals Switch Form](#). You may also visit the provider's website or call to switch your payment. We've provided a list of common area providers below.
2. Submit the completed form(s) to each service provider and, if they require it, attach a blank check from your new Generations account with the word "VOID" written across the check.

Common Area Service Providers

Use our quick reference list to help you switch your automatic payments. Keep in mind it may take up to two payment cycles to take effect.

• AT&T	800.559.7928	website
• Bexar Met	210.922.1221	website
• CPS	210.353.2222	website
• DirecTV	800.494.4388	website
• Dish Network	888.825.2557	website
• Grande Communications	877.238.6891	website
• SAWS	210.704.7297	website
• Sprint PCS	888.211.4727	website
• Time Warner Cable	800.222.5355	website
• Verizon	800.922.0204	website

If you do business with a service provider not listed here, visit their website or call the customer service number on your most recent bill.

Online Bill Payments

Unlike automatic payments, online bill payments are set up through an online banking service and can be one-time payments, such as medical bills or subscriptions, or recurring payments like utilities, insurance, rent or mortgage.

To switch your online bill payments:

1. Document all online bill payments you'd like to move to your new account. Download the [Online Bill Pay Checklist](#) to ensure you gather the payee name, address, phone number, your account number with them (if applicable) and payment amount (if a recurring payment needs to be established).
2. Sign up for Generations Online Banking at mygenfcu.org.
3. Log in to Online Banking and select the "Bill Pay" tab.
4. Click "Payees," then "Add a Payee."
5. Follow the instructions to add the payee by entering the payee name, address, phone number and your account number. You can also use Bill Pay to transfer funds to another financial institution or individual, like a babysitter.
6. Confirm your payee information and select "Submit." You are now ready to schedule one-time or recurring bill payments.

Step 3: Balance and close your old account

Before closing your old account, use the [Account Transactions Switch List](#) to review any outstanding withdrawals and credits that need to clear your previous account.

To close your old account:

1. After all your direct deposits, automatic payments/withdrawals and online bill payments are switched to your new account, and all your outstanding payments have cleared your old account, complete the [Close Previous Account Form](#) for each account you'd like to close.
2. Submit this form to your previous financial institution or ask a Generations Member Service Representative to assist you at 210.229.1128.