

## Welcome to Peru Federal Savings Bank!

With your new PFSB account in place, switching your direct deposits & automatic payments from your old bank is easy! Just follow these simple steps:

### 1) Set up a Direct Deposit Transfer

Direct deposit is:

- **Simple:** With direct deposit, your check is automatically deposited into your account and available sooner than regular check deposits
- **Safe:** Direct Deposit is safer than a traditional paper check. You don't have to worry about your check being lost on the way to the bank or risk someone else accessing your financial information. The funds are sent directly to the bank, so only you have access to your information.
- **Convenient:** You never have to worry about when you can get to the bank to deposit your check. Direct deposit saves you the time and hassle of having to come to the bank to make your deposit.

**Get started:**

Simply gather the information required to complete the Direct Deposit Transfer form and send it to your direct deposit provider, or speak to your customer service rep for assistance.

### 2) Set up an Automatic Payment Transfer

Automatic payment allows your service provider or billing company to debit your monthly bills from your account.

Automatic payment is:

- **Safe:** With automatic payments, you will never have to worry about your checks being lost in the mail or ending up in the wrong hands
- **Inexpensive:** Automatic payment is free! You save money on the cost of stamps, envelopes, checks, and time!
- **Convenient:** Automatic payment saves you the time of running to the post office and manually writing out checks to pay your bills.

**Get started:**

If you do not already use automatic payments, contact your billing companies to set it up. If you already use automatic payments, gather the required information and complete an Automatic Payment Transfer form for each automatic payment you want to switch.

### 3) Close your old bank account(s)

Once you are certain that all checks and transactions have cleared your old bank account(s) and balances have been transferred to your PFSB account, complete and send the Account Closing form to close your old bank account(s).

## Frequently Asked Questions

### How can I find my PFSB routing number and account number?

The routing number for Peru Federal Savings Bank is 271973128. Your account number will be on your check; it is the set of numbers after the routing number.

### When will my automatic payments or direct deposits start applying to my account?

It may take 2 to 3 billing cycles for these to switch over. This is why you want to keep some money in your old account to cover any automatic payments. It is also the same for any direct deposits.

### What if my requests to change my automatic payments or direct deposits are not accepted?

Companies are instructed to contact you if the request forms are insufficient. We also recommend that you use our Switch Checklist to help keep track of when your transaction have successfully switched to PFSB.

### I don't want to use automatic payments to pay my bills; are there any other payment options?

Yes! Peru Federal Savings Bank offers online banking with bill pay for FREE! Bill pay is a safe & convenient way to pay your bills. Plus, it's EASY! First sign up for online banking at [PeruFederalSavings.com](http://PeruFederalSavings.com), it will take 24-48 hours for you to be able to access your accounts. Once you have logged in you will be able to view your balances, transfer funds, pay bills, and much more!

### How fast can I get new checks for my checking account?

You can order checks through Peru Federal Savings Bank. Checks are usually ready for pickup in 48 hours.

### What do I do with my old checks and debit card?

You can bring all of it to one of our locations and we will shred them for you.

### How long will it take to receive my debit card?

You may receive your debit card either by mail or via instant issue. Mailed cards take 7 to 10 business days and you will call to activate your card. Instant issue cards are done at the Downtown Office and can be done at account opening. Otherwise, they are ready within 24 hours.

### Who do I contact if I have questions?

If you have any questions, you can contact any us at any of our branches. We'd be happy to help!

**Downtown Office**  
1730 Fourth St.  
Peru, IL 61354  
815.223.4300

**Uptown Office**  
914 Shooting Park Rd.  
Peru, IL 61354  
815.224.2213

Checklist

**Direct Deposits:**

	Date form sent	Check box when received in acct
Payroll Deposit:	_____	<input type="checkbox"/>
Social Security:	_____	<input type="checkbox"/>
_____:	_____	<input type="checkbox"/>
Other		

**Automatic Payments:**

Utilities:

Electric Company: _____	<input type="checkbox"/>	Cable TV: _____	<input type="checkbox"/>
Gas Company: _____	<input type="checkbox"/>	Internet: _____	<input type="checkbox"/>
Cell Phone: _____	<input type="checkbox"/>	Telephone: _____	<input type="checkbox"/>

Other Payments:

Mortgage Payment: _____	<input type="checkbox"/>
Other Loans: _____	<input type="checkbox"/>
Insurance Payment: _____	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>

Helpful Phone Numbers and Websites:

AT&T: att.com 800.331.0500 or 815.224.5500  
Ameren Illinois: ameren.com 800.755.5000  
Direct TV: directv.com 888.288.2020  
Dish Network: dish.com 800.333.3474  
Sprint: sprint.com 800.676.3777  
Verizon: verizonwireless.com 800.922.0204  
Xfinity/Comcast: xfinity.com 800.266.2278

City of LaSalle: lasalle-il.gov 815.223.3755  
City of Oglesby: oglesby.il.us 815-883-3389  
City of Peru: peru.il.us 815.223.0061 or 815.223.1148



*the Simple Switch.*

Direct Deposit Transfer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of company making direct deposit to your account

\_\_\_\_\_  
Address

\_\_\_\_\_  
City-State-Zip

**To Whom It May Concern:**

Please be advised that I am authorizing you to begin a direct deposit transfer using the account information below. Please begin sending this deposit to:

Peru Federal Savings Bank  
1730 Fourth St.  
Peru, IL 61354  
Routing Transit Number: 271973128

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Amount to Deposit

\_\_\_\_\_  
Second Account Number

\_\_\_\_\_  
Amount to Deposit

This letter is written authorization to make the above changes. If you have any questions regarding this request, please call me at the number listed below Thank you for your assistance with this manner.

Sincerely,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Last 4 digits of Social Security Number

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Employee ID (if needed)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City- State- Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
E-mail



*the Simple Switch.*

**Transfer of Automatic Payments**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of company making automatic withdrawal from your account

\_\_\_\_\_  
Address

\_\_\_\_\_  
City-State-Zip

**A. To Whom It May Concern:**

Currently, you are debiting \$ \_\_\_\_\_ for \_\_\_\_\_ from:  
Payment Amount Company Account Number

\_\_\_\_\_  
Old Bank

\_\_\_\_\_  
Routing Transit Number

\_\_\_\_\_  
Account Number

For \_\_\_\_\_ On \_\_\_\_\_ . Please STOP this debit.  
Payment or Reason Date of Payment

**B. Please START making these automatic withdrawals from:**

Peru Federal Savings Bank  
1730 Fourth St.  
Peru, IL 61354  
Routing Transit Number: 271973128

\_\_\_\_\_  
Peru Federal Savings Bank Account Number

This letter is written authorization to make the above changes. If you have any questions regarding this request, please call me at the number listed below. Thank you for your assistance with this matter.

Sincerely,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City- State- Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
E-mail

Account Closing Notice

\_\_\_\_\_  
Date

\_\_\_\_\_  
Old Bank Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City-State-Zip

**To Whom It May Concern:**

Please close the following account(s) with your bank:

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Type of Account

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Type of Account

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Type of Account

Please send a cashier's check for the remaining balance of each account to the address below.

This letter is written authorization to make the above changes. If you have any questions regarding this request, please call me at the number listed below. Thank you for your assistance with this matter.

Sincerely,

\_\_\_\_\_  
Signature Account Holder

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Signature Secondary Account Holder

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
City- State- Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
E-mail