

Break Up with Your Bank Checklist
Banking

✓	Banking
	Get buy-in to break up with your bank from joint account holders
	Determine what is important to you about new financial institution (e.g. regional, credit union, ATM network, fees, services, loan rates)
	Research financial institutions (banks and/or credit unions)
	Visit top candidates and talk with them
	Select new financial institution
	Find out what you need to bring with you to set up new account(s)
	Set up appointment to open new account(s)
	Open new account(s) and deposit funds
	Set up online banking (optional)
	Download and set up mobile app (optional)
	Submit direct deposit change form to your employer (if applicable)
	Confirm direct deposit is working at new financial institution (if applicable)
	Receive and activate ATM/debit card
	Test ATM/debit card at ATM
	Stop using and cut up your old ATM/debit card
	Sign up for e-statements (optional)
	Confirm everything is running smoothly at your new financial institution
	Visit your old bank to close account(s) and obtain balance in the form of a cashier's check (or some method of your choosing)
	Deposit cashier's check at your new financial institution
	Write a letter to the CEO of your old bank telling them why you are no longer a customer

Congratulations you are no longer part of the climate crisis funding machine.

Break Up with Your Bank Checklist
Credit Card

✓	Credit Card
	Get buy-in to change credit card from joint account holders
	Determine what is important to you about a new credit card (e.g. interest rate, rewards, balance transfers)
	Apply for new credit card
	Receive and activate new credit card
	Start using new credit card
	Stop using old credit card
	Set up online account access (optional)
	Sign up for e-statements (optional)
	Download and set up mobile app (optional)
	Make payments on old credit card until you pay it off
	Close old credit card account
	Cut up your old credit card
	Close/cancel your old credit card online account

Break Up with Your Bank Checklist
Online Bill Pay

✓	Online Bill Pay
	Make a list of your bills and when they are typically due (including those that you pay once a year)
	Set reminders for bills to make sure you do not miss payments (use whatever method helps you to remember to do important things)
	If you receive bills through your old bank's bill pay portal, make sure you have a way to access them while you are transferring to a new financial institution either via mail or through online access for each company you pay
	Make a list of people you transfer money to on a regular basis
	Set up online bill pay with new financial institution
	Set up payees in new online bill pay system.
	Set up transferees in new online bill pay system.
	Un-enroll from e-bills at old bank (typically you can only receive e-bills through one financial institution)
	Enroll in e-bills at new financial institution (not all banks/credit unions offer e-bills or may only offer them on a limited basis)
	Start paying some of all bills via new online bill pay system
	Confirm payments are being made in a timely manner
	Begin receiving e-bills from new financial institution
	Confirm online bill pay at old bank is not receiving e-bills
	Go through your bill list and make sure you know how you are now receiving bills (this could be a combination of mail, company website, and e-bills)
	Close/cancel online bill pay at old bank.