

Welcome to Hebron Savings Bank



*Here's Everything You Need
to Get Started*





Hebron Savings Bank

101 N. Main Street • P. O. Box 59 • Hebron, MD 21830



Jennifer A. Poulsen
CEO & President

Dear Neighbor,

Thank you for choosing Hebron Savings Bank. On behalf of our entire team, I want to personally welcome you to our banking community.

Choosing a bank is about more than opening an account. It's about finding a financial partner that understands your goals, values your time, and makes it easy to do business. Whether you're saving for the future, buying a home, growing a business, or simply looking for a more personal banking experience, you deserve knowledgeable people who are ready to help every step of the way.

For over a century, customers across Maryland's Eastern Shore have trusted Hebron Savings Bank for local decision-making, personal service, and relationships built to last. Every conversation, every decision, and every interaction is guided by a simple belief: banking should be straightforward, responsive, and centered on your needs.

This Switch Kit is designed to make your transition as simple as possible. Inside you'll find the information and forms needed to move your accounts with confidence. If questions come up along the way, a member of the team is always ready to help.

Thank you for placing your trust in Hebron Savings Bank. It's an honor to be part of your financial journey, and I look forward to the opportunity to serve you for many years to come.

Jennifer A. Poulsen
CEO & President
Hebron Savings Bank

We'll Help You Every Step of the Way.

Switching banks is easier than most people expect. Your Hebron Savings Bank team will help you transfer your direct deposits, update your automatic payments, and answer any questions you have along the way.

Most customers complete the switch in just a few simple steps. Use the checklist below to keep track of your progress. Each step is explained in detail on the following pages.



Open new accounts



Update direct deposits



Update automatic payments & online bill payments



Verify all transactions



Close old accounts



How to Change Banks in 5 Easy Steps

1

Open your new Hebron Savings Bank account. Stop by a branch and our staff will help you pick the right account for your needs. To open a new account, you will need to bring:

- A government-issued photo ID that has not expired.
- Proof of your current address, such as a utility bill or credit card statement.

2

Gather your information. You will need information about all transactions that will be switched to your new HSB account.

3

Transfer your direct deposits. Complete the Direct Deposit Form included here and give it to your employer or any other source of direct deposit payments to ensure that your funds will be deposited into your new HSB account.

4

Move your automatic payments and online bill payments. To request the transfer of your automatic payments and bill payments to your HSB account, complete the Automatic Payments Form. Be sure to allow time for processing the request.

5

Close your old account. We've included a form here to notify your previous bank of the change once you've made sure all direct deposits and automatic payment requests have been processed.

Your Direct Deposits

You will want to keep track of the activity on your old account. Make sure that all deposits have stopped going into your old account before closing it.

Type	Company	Account Number	Approx. Amount	Date

Examples of Direct Deposits:

- Employer
- Social Security
- Pension
- Retirement
- VA Benefits
- Child Support
- Investment Income

Your Automatic Payments & Bill Payments

List all payments that are regularly deducted from your accounts either automatically or payments that you schedule to pay online. Refer to a recent bank statement if you have trouble remembering.

Type	Company	Account Number	Amount	Date

Examples of Automatic Payments:

- Mortgage
- Electric/Gas/Oil
- Water/Sewer
- Streaming Services/Cable
- Internet
- Gym Membership
- Insurance
- Cell Phone
- Credit Cards
- Loans
- Subscriptions

Forms You Will Need

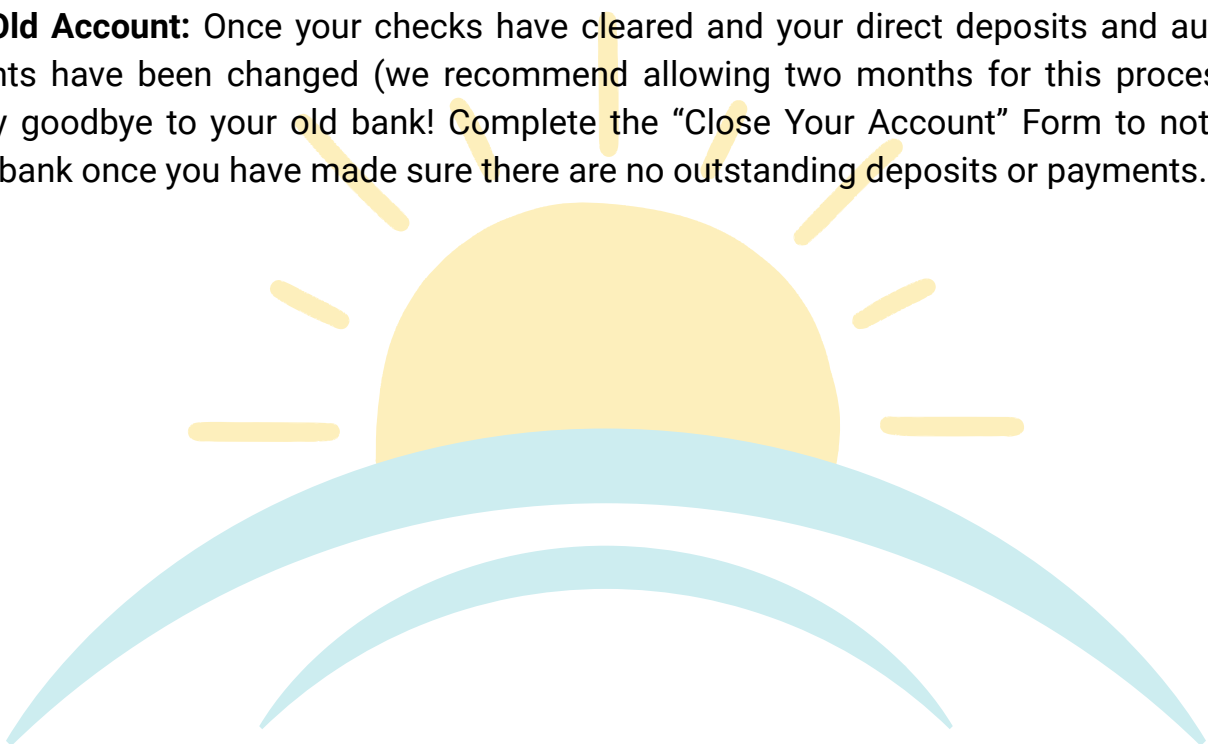
Use the forms on the following pages to simplify the account change process. If you need any additional assistance, please call our Customer Care Center at 410-749-1185.

Direct Deposit: To change your direct deposits to Hebron Savings Bank, complete the Direct Deposits Form and give it to your employer or other direct deposit source. Contact your employer if you have questions about their process. For Social Security, call 800-772-1213 or visit <https://www.ssa.gov/myaccount/>.

Automatic Payments (the company withdraws their payment directly): To request the transfer of your automatic payments to your Hebron Savings Bank account, complete the Automatic Payments Form. Allow enough time for companies to update your banking information before your next payment is due. Contact the company if you have any questions about their process.

Online Bill Payments (the bank sends payment from your account to the company at your request): To transfer your online bill payments to your Hebron Savings Bank account, make a list of all recurring bill payments you schedule/pay online. Once your HSB account is open, set the payments up in HSB Bill Pay.

Close Old Account: Once your checks have cleared and your direct deposits and automatic payments have been changed (we recommend allowing two months for this process), you can say goodbye to your old bank! Complete the "Close Your Account" Form to notify your former bank once you have made sure there are no outstanding deposits or payments.





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Direct Deposit Change Form

To: _____

Some employers have their own forms or procedures for changing direct deposits. Please check with your payroll department before submitting this form.

Currently, you are depositing a recurring payment into the following account:

Bank Name: _____

Routing Number: _____

Account Number: _____

Effective immediately, I hereby authorize you to start making these automatic deposits into the following account instead:

Bank Name: Hebron Savings Bank

Routing Number: 052101669

Account Number: _____

☐

Checking

☐

Savings

Please send me confirmation indicating when this change in my deposit will be effective. My contact information is included below.

Sincerely,

Signature

Name

Street Address

City, State, Zip

Phone number

Email



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Automatic Payment Change Form

To: _____

Please verify with the recipient of this form that there is not an internal process that needs to be completed in order to change your automatic payments. If so, this form may not be sufficient to execute the change.

Currently, you are debiting payment from the following account:

Bank Name: _____

Routing Number: _____

Account Number: _____

Effective immediately, I hereby authorize you to stop debiting from the above account and begin debiting the following account instead:

Bank Name: Hebron Savings Bank

Routing Number: 052101669

Account Number: _____ ☐ Checking ☐ Savings

Please send me confirmation indicating when this change in my payments will be effective. My contact information is included below.

Sincerely,

Signature

Name

Street Address

City, State, Zip

Phone number

Email



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Request to Close Account

To: _____

Please verify with the recipient of this form that there is not an internal process that needs to be completed in order to close your account. If so, this form may not be sufficient.

Please close the accounts listed below. Mail confirmation and remaining funds to me; my address is listed at the bottom of this letter.

☐ Checking - Account Number: _____

☐ Savings - Account Number: _____

☐ Money Market - Account Number: _____

☐ Certificate of Deposit (CD) - Account Number: _____

☐ Please close my CD immediately. I understand there may be penalties for withdrawing early.

☐ Please close my CD upon maturity.

Additionally, please verify that the following actions have been taken:

☐ My ATM/Debit Card has been deactivated.

☐ My online/mobile banking access has been disabled.

☐ All of my Bill Pay transactions have been canceled.

Please send me confirmation indicating when this closure has taken place. My contact information is included below.

Sincerely,

Signature

Name

Street Address

City, State, Zip

Phone number

Email

We're So Glad You're Here!

You're more than a customer. You're part of our community.

As a community bank, we're proud to support local businesses, schools, nonprofit organizations, and the neighbors we see every day. Your relationship with Hebron Savings Bank is just getting started. Whether you have a question, want to explore the services we offer, or simply want to stay connected with what's happening in our communities, we're here for you. Stay connected to see:

- Community events
- Fraud prevention tips
- Local success stories
- Volunteer projects
- Customer appreciation events

Here's how you can stay connected:



Visit a branch.

Friendly faces are never far away.



Give us a call.

Our Customer Care Center can be reached at 410-749-1185.



Follow us on social media.

Financial tips, fraud alerts, community events, and more!



Share your experience.

We are dedicated to ongoing improvements in our customer experience. If you receive a survey via email, please take a moment to let us know if we made your switch easier.

Welcome to the HSB Family

*Thank you for trusting Hebron Savings Bank
to be your hometown community bank!
We're honored to be your banking partner,
and we're here whenever you need us.*

410-749-1185

hebronsavingsbank.com

Scan these QR Codes with your phone's camera for additional resources/information.



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Facebook



View Branch
Locations and
Hours



Sign up for
Online
Banking