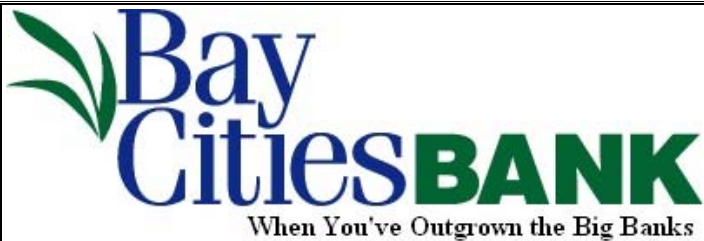


Welcome





CHANGING BANKS HAS NEVER BEEN EASIER. OUR UNCOMMONLY HIGH LEVEL OF SERVICE STARTS THE MOMENT YOU OPEN YOUR ACCOUNT AT BAY CITIES BANK.

You'll be amazed at how easy we've made the switching process for you. We'll help you move your direct deposits, automatic debits, set up online banking and find the perfect checking account that fits your needs.

We've listed the necessary forms below along with "5 EASY STEPS" to help you. You can print and fill them out on your own, or we'll be happy to assist you with completing, faxing or mailing the forms when you stop by any of our offices to open your account.

That's all there is to it!

5 Easy Steps to Banking with Bay Cities Bank . . .

Step 1: Open your Bay Cities Bank account. We'll order your checks, Visa Check Card, set up your eStatements and Online Banking.

Step 2: Switch your Direct Deposits.

Step 3: Redirect all online and automatic payments.

Step 4: Once you receive your new Bay Cities Bank check order, stop using your old account.

Step 5: Lastly, close your old bank account when you're sure that all the changes have been made and your outstanding checks, etc. have cleared.

Let's Get Started Now!



Authorization to Change Automatic Payment

Complete a separate form for each direct deposit. You may print or photocopy this form.

Account Holder/ Customer Name

Social Security Number

Name of Direct Payee

(_____)_____
Payee Phone Number

Payee Address (where this form is sent to)

Auto Debit currently coming out of (Name of Bank)

Current Account Number

I authorize automatic payment from my checking account at Bay Cities Bank, effective immediately.

New checking account number

063114700

Bay Cities Bank's routing number

I have attached a voided check or deposit slip to verify the new account information.

Account Holder/customer Signature

Date

Daytime Phone



Authorization to Change Direct Deposit

Complete a separate form for each direct deposit. You may print or photocopy this form.

Account Holder/ Customer Name

Social Security Number

Name of Direct Depositor

(____) _____

Direct Depositor's Phone Number

Direct Depositor's Address (where this form is sent to)

Direct Deposit currently going to (Name of Bank)

Current Account Number

I authorize direct deposit to my checking account at Bay Cities Bank, effective immediately.

New checking account number

063114700

Bay Cities Bank's routing number

I have attached a voided check or deposit slip to verify the new account information.

Account Holder/customer Signature

Date

Daytime Phone

Authorization to Close My Account

To close out your account(s) at your current bank, please complete an Authorization to Close form, making copies of the form as necessary. Mail or take the completed form(s) to your current bank.

Account to Close:

Current Financial Institution Name: _____

Account #: _____

Name on Account: _____

Joint Owner (if applicable): _____

Account Owner Address: _____

City, State, Zip: _____

Account Type

Checking

Savings

Other _____

Please close the following additional accounts:

Checking Account #: _____

Savings Account #: _____

Other Account #: _____

Please send a check payable to me/us for the remaining balance in the above described account(s) to the address on file.

Signature X: _____

Date: _____

Signature X: _____

Date: _____

Thank you

for choosing



For more information:

WestShore:	813-281-0009
Lutz:	813-909-2740
4th St - St. Petersburg:	727-528-4080
Carrollwood:	813-637-2420
South Tampa:	813-574-3198

www.bay-cities-bank.com