



Switch Kit Checklist

This checklist is to help you identify all the companies you have authorized to make direct deposits or automatically withdraw funds from your account.

Who makes direct deposits to your account?

- Employer's human resource department
- The company handling your retirement/pension payments
- Social Security Administration

Who withdraws automatic payments from your account?

This may be in the form of an automatic withdrawal or an authorized charge to your credit card/debit card.

- | | |
|--|--|
| <input type="checkbox"/> Association dues | <input type="checkbox"/> Other loans |
| <input type="checkbox"/> Auto insurance | <input type="checkbox"/> Security systems |
| <input type="checkbox"/> Cable company | <input type="checkbox"/> Student loan |
| <input type="checkbox"/> Cell phone | <input type="checkbox"/> Telephone company |
| <input type="checkbox"/> Charitable withdrawals | <input type="checkbox"/> Utility companies |
| <input type="checkbox"/> Credit card | <input type="checkbox"/> Sanitation company |
| <input type="checkbox"/> Health clubs | <input type="checkbox"/> Homeowner's insurance |
| <input type="checkbox"/> Internet Service Provider (ISP) | <input type="checkbox"/> Mortgage loan |
| <input type="checkbox"/> Life Insurance | <input type="checkbox"/> Investments |

If you like automatic payments, you may want to consider **Novation's Online BillPay** service. Instead of giving authorization to the company to withdraw your funds, you retain control of who you pay.

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