

# TRANSITION CHECKLIST

FOR BUSINESS BANKING CUSTOMERS



Our goal is to make this transition as seamless as possible. Use this timeline and checklist to help you plan for your banking needs before, during and after the weekend of August 12-15, when your accounts and services will transfer to West Shore Bank.

**Check boxes reference important action items you should do to prepare.**

## Get Ready

**Prior to Friday, August 12  
(Manistee Safe Deposit  
Box Customers Only)**

- Manistee West Michigan Bank & Trust Customers – Safe deposit box contents must be transferred to a safe deposit box at any of the following West Shore Bank locations: Frankfort, Manistee-Parkdale, Scottville, or Ludington.**

**Monday, August 8  
7:00 AM**

West Michigan Bank & Trust Bill Pay system will be unavailable.

- Be sure to initiate any payments before this time. Payments between Monday, August 8 and Sunday, August 14 will be paid as scheduled.**

**Week of August 8**

New West Shore Bank Debit or ATM cards arrive for use beginning Monday, August 15.

**Thursday, August 11  
Noon**

ACH transactions (direct deposits, payments, etc.) received after noon will be processed on Monday, August 15.

**Friday, August 12  
Noon**

Access to West Michigan Bank & Trust Online Banking services will no longer be available.

- Download or print any West Michigan Bank & Trust account statements you may need for tax purposes.**

**Friday, August 12  
5:00 PM**

West Michigan Bank & Trust offices close **and will remain closed on Saturday, August 13.**

Access to your account funds via ATM or debit card will be unavailable from 5:00 PM on Friday, August 12 through Monday, August 15 at 9:00 AM.

- Prepare for any cash needs you may anticipate during this time.**

Final statements for West Michigan Bank & Trust checking and savings accounts will be generated.

## Welcome to West Shore Bank!

**Monday, August 15  
8:30 AM**

West Michigan Bank & Trust's Frankfort office officially reopens as West Shore Bank. West Michigan Bank & Trust's Manistee office is consolidated with West Shore Bank's branch located at 306 Cypress Street (one block south of West Michigan Bank & Trust's current branch).

### CHECKS

Most customers may continue to use your existing West Michigan Bank & Trust checks until the next time you order checks.

#### **For Customers with New Checks Only:**

- Update your routing number** to 072408290 with the sender or recipient of any automatic and recurring transactions (direct deposits, payments, wire transfers, etc.)
- Begin using your new checks today** and destroy old West Michigan Bank & Trust checks and deposit slips.

Monday, August 15  
9:00 AM

### ATM/DEBIT CARDS

- Begin using your new West Shore Bank ATM or Debit card.** Be sure to call the activation number on the card prior to use.
- Destroy your West Michigan Bank & Trust debit or ATM card.**
- Update any automatic or recurring charges/payments with billing companies** who you were paying using your West Michigan Bank & Trust card with your new West Shore Bank card number.

### ONLINE BANKING

West Shore Bank Online Banking and Bill Pay systems are available at [westshorebank.com](http://westshorebank.com).

- Login** using your new West Shore Bank login ID which will be provided prior to Monday, August 15. Your temporary password is the last four digits of your Federal Tax ID (EIN). You will be prompted to create a new password and accept the new Online Banking Agreement and establish security questions. **If your business has more than one online banking user, contact us for additional assistance.**
- Verify your recurring payments** transferred properly.
- Re-establish balance alerts** through the Settings tab.
- Re-establish any eBills** by selecting the "Set Up eBill" link located below the Payee Name in the Bill Pay tab.
- Enable web access** for your mobile device through the Settings tab.
- Download our mobile banking app** available for Android or Apple devices.

### LOAN PAYMENTS

Begin making all your loan payments payable to West Shore Bank.

## Moving Forward

- Watch for our upcoming open houses** at our Frankfort and Manistee locations!
- Contact us at 888-295-4373** if you have any questions.

