




Your Banking Switch Kit

6 Simple Steps to
Make Switching to
Texas Tech Credit Union
Easier Than Ever



Make the move to better banking — without the hassle.

 Equal Housing Lender | Federally insured by **NCUA**

LOCAL CREDIT UNION VALUES. BIG-BANK CONVENIENCE.

Why People Are Switching to Texas Tech Credit Union

More and more people are choosing a smarter way to bank.
Here's why:

1

Lower fees and fewer surprises

2

1% cash back with Spend+
Cashback Checking

3

Competitive loan rates

4

Local, responsive service

5

Federally Insured by NCUA

6

Member-owned and
not-for-profit



What Makes Us Different

Texas Tech Credit Union is owned by its members, not outside shareholders which means earnings are returned to members through better rates, lower fees, and valuable benefits.

STEP ONE

HOW TO JOIN TEXAS TECH CREDIT UNION

Establish Your Membership by Joining Through One of These Options

Texas Tech Credit Union is a member-owned financial cooperative. Before opening an account, you'll first establish your membership.

MEMBERSHIP IS AVAILABLE TO THE FOLLOWING INDIVIDUALS:



I'm a student, employee, retiree or alumni of Texas Tech University / Health Sciences Center



I'm an employee or retiree of the following affiliated school districts.



I'm a relative of a current member



Join the American Consumer Council (*membership is free, and we will enroll you*)

Joining is simple, and everyone can qualify. If you're unsure, [our team](#) can help you verify eligibility! Visit [texastechfcu.org/about](https://www.texastechfcu.org/about) to review full membership details.



STEP TWO

Open Your Account

After your membership is finalized, you can open your account(s) online in just a few minutes.

WHAT YOU'LL NEED:

- 1 Government-issued ID
- 2 Social security number
- 3 Current address
- 4 A funding method for your initial deposit (such as a debit card or bank account)

AFTER YOU ESTABLISH YOUR MEMBERSHIP:

- 1 Open Your Spend+ Cashback Account
- 2 Make your initial deposit
- 3 Set up online banking

Bank At Your Fingertips: With our mobile app, you can access all your bank accounts, transfer funds, pay bills, and find ATMs from your device. Download the app on the [App Store](#) or [Google Play](#).

Membership is quick, simple, and opens the door to better everyday banking!



STEP THREE

Move Your Direct Deposit

With your new account set up, you're ready to redirect your paycheck.

HERE'S HOW:

1

Contact your employer's payroll or HR department

2

Provide your new routing, 311386073, and account number

3

Submit a completed direct deposit form to your employer

Pro Tip: Keep your old account open until your first paycheck is successfully deposited into your new Texas Tech Credit Union account.

STEP FOUR

Update **Auto-Pay** & Enroll in Bill Pay

To avoid missing any payments, take a few minutes to update your automatic payment information. **Review the last 60 days of your bank statements and update payments for:**

Utilities

Credit cards

Recurring subscriptions

Mortgage or rent

Streaming services

Delivery services

Insurance

Gym memberships

Cell Phone

If any of your bills are not set up for automatic payments, or if you prefer to manage everything in one place, you can enroll in Bill Pay through online banking.

Payment Tracker Worksheet

Use the checklist below to keep track of each payment as you update your information or enroll in Bill Pay.

COMPANY	UPDATED (Y/N)	NOTES

Pro Tip: Update essential bills first (utilities, housing, insurance), then work through subscriptions.



STEP FIVE

Move Your Money

Now that your direct deposit and automatic payments are updated, it's time to transfer any remaining funds from your old checking and savings accounts.

You can move money using:

ACH transfer
(electronic transfer between banks)

Wire transfer

Cashier's check

What to Keep in Mind:

- Leave a small balance in your old account until all pending transactions have cleared.
- Confirm deposits and payments are posting correctly to your new account.
- Once everything has processed, transfer the remaining balance.

Most transfers take 1–3 business days, depending on the method you use.



STEP SIX

Close Your Old Account

Before closing your old account, confirm:

- ✓ All transactions have cleared
- ✓ Your new debit card is active
- ✓ Direct deposits are successfully posting
- ✓ Auto-payments are updated

THEN:

- Contact your old bank to formally request closure
- Ask for written confirmation for your records
- Closing your old account completes the switch



NOW THAT YOU'VE SWITCHED —

Here's How to **Maximize** Your Membership

You're in. Now let's make your account work harder for you.
Start Here:

1

Activate Spend+ Cashback Checking to earn 1% cash back

2

Turn on debit card alerts for real-time security

3

Enroll in credit score monitoring

4

Explore auto loan refinance opportunities

5

Connect with our mortgage team if homeownership is in your future.

6

Use budgeting tools in the mobile app

Switching banks isn't just about moving money. It's also about upgrading your financial experience.



Need Help? We'll Walk You Through It.

Switching banks isn't something you do every day.

Contact us if you have any questions or concerns.

Our team is here to help every step of the way!

(806) 742-3606 | texastechfcu.org

Visit One of Our Branches

Open Your Account Today

