

Q & A for "Click to Switch"

Q

Is it easy to switch bank accounts to GCCB?

A

Yes, you can [click here](#) and complete the customer information form. Then bring that form to any of our convenient locations. Be sure to bring your driver's license or picture identification.

Q

What if I have a direct deposit going to my present bank?

A

Not a problem. If the direct deposit is a government check, we can quickly fill out a form that will redirect that check to GCCB. If it is a Social Security check, we will call the SS office for you while at our desk and help you walk through the easy steps to have it redirected. If you are employed with another company and wish to have direct deposit, we can locate the correct office. You may need to provide your employee number. Many times you can do this online with your company; however, if you need assistance, we are here to help you through the process.

Q

What if I have some automatic drafts going through my existing account. How do I get those changed to your bank?

A

If the automatic drafts are local utility companies, we will help you by calling the utility companies while at our desk to get it changed. Sometimes they require you to go online to change the routing and transit and account number for your new account. We will assist you with process too. If they are insurance drafts, just bring in the information (policy number, date of draft, company name) and we'll walk you through that process too.

Q.

How long will all this take?

A

If you have a lot of direct deposits and a lot of automatic drafts, it will take as long as is necessary for us to get in touch with each of those companies. So plan to be with us for a little while so that we can make sure everything is done properly.

Q.

How long will it take for the direct deposits to start and the automatic drafts to my new account.

A

In most cases, the next paycheck will come to your new account without any bumps in the road. However, if you are supposed to get paid in the next couple of days, you will want to wait until that deposit gets credited and then allow us to assist you the following day. The same is true for your automatic drafts.

Q.

What are your service charges?

A

You can have a totally free account with GCCB. There is no charge for usage of your debit card either. Debit cards can be used throughout the United States without a fee. We are a member of several ATM networks for your convenience.