

# Business SwitchKit

Use this comprehensive guide to move your organization's accounts to Pinnacle Bank. If you need any additional help along the way, we're here for you.

**IMPORTANT:** Keep your old accounts open until all outstanding checks clear and your automated transactions are updated with your new account details.

## 1. Open Your New Business Account(s)

- Gather your documentation  
*See page 2 for a list of required documents*
- Visit your local [Pinnacle Bank branch](#) to open your new business checking and/or savings account(s)
- Explore services to help manage your business with one of our local [Treasury Managers](#)
- Collect new account information and Account Verification Letter if needed.

**Pinnacle Bank Routing Number: 104913912**

**Account Number:** \_\_\_\_\_ **Account Type:**  Checking  Savings

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## 2. Enroll in Online Banking and Treasury Services

- Set up online banking and bill pay services
- Confirm online access for all authorized signers and employees
- Set up ACH origination for vendor payments and payroll
- Add Remote Deposit Capture for check deposits
- Add Positive Pay to help protect your accounts from fraud
- Discuss your merchant processing needs with your Treasury Manager
- Activate your debit card(s)/credit card(s)
- Download the CardValet® app for card monitoring

## 3. Update Payables and Receivables

- Update payroll providers or HR systems with new account information.
- Notify merchant service providers and e-commerce platforms of new bank details.
- Notify vendors, customers, and partners who send ACH, wires, or checks. [See ACH Banking Info Letter.](#)
- Update recurring debits such as utilities, rent, insurance, subscriptions, loan payments and vendor contracts

## 4. Track Your Switch

- Make a list of vendors and service providers including when they are notified
- Record when payables and receivables are switched
- Monitor outstanding checks until all have cleared

## 5. Close Old Accounts

- Confirm outstanding checks have cleared
- Confirm account number has been updated for automatic deposits and payments
- Destroy old debit/credit card(s), unused checks and deposit slips



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# Documents and Information Needed When Opening a Business Account

**BENEFICIAL OWNERSHIP INFORMATION:** Provide the legal name, Social Security number, physical home address, date of birth and a legible copy of a valid unexpired government issued photo ID for individuals with 25% direct or indirect equity ownership and one individual with control over the legal entity. Businesses affected are indicated below.

We will ask about the nature/purpose of the entity and the estimated average monthly transaction volumes. Proof of assigned Employer Identification Number is recommended.

## Corporations

- Secretary of State Certificate of Good Standing
- Articles of Incorporation – State stamped
- Statement of Foreign Entity - State stamped  
*(if applicable to entity)*
- Trade Name Certificate – State stamped  
*(if applicable to state law)*
- Bylaws - Signed
- Beneficial Ownership Information – See above
- Meeting Minutes *(if applicable)*

## Limited Liability Companies

- Secretary of State Certificate of Good Standing
- Articles of Organization – State stamped
- Statement of Foreign Entity – State stamped  
*(if applicable to entity)*
- Trade Name Certificate – State stamped  
*(if applicable to state law)*
- Operating Agreement – Signed
- Beneficial Ownership Information – See above
- Meeting Minutes *(if applicable)*

## General Partnerships

- Trade Name Certificate – State stamped  
*(if applicable to state law)*
- Partnership Agreement – Signed
- Beneficial Ownership Information – See above

## Limited Liability Partnerships

- Secretary of State Certificate of Good Standing
- Formation Filing – State stamped
- Statement of Foreign Entity – State stamped  
*(if applicable to entity)*
- Trade Name Certificate – State stamped  
*(if applicable to state law)*
- Partnership Agreement – Signed
- Beneficial Ownership Information – See above

## Unincorporated Associations

- Trade Name Certificate – State stamped  
*(if applicable to state law)*
- Bylaws/Constitution – Signed
- Meeting Minutes – Naming officers
- If for a school subsidiary club, we need school permission on letterhead

## Sole Proprietorships

- Trade Name Certificate – State stamped  
*(if applicable to state law)*

Branch Phone: \_\_\_\_\_

Treasury Manager: \_\_\_\_\_

Treasury Manager Phone: \_\_\_\_\_

Treasury Manager Email: \_\_\_\_\_

## Customer Support Center:

**Business Online Banking 1.800.789.7156**

MONDAY - FRIDAY: 8 AM - 8 PM CT

**Business Premium Online Banking 1.800.227.7471**

MONDAY - FRIDAY: 8 AM - 6 PM CT

**Online Bill Pay 1.877.903.0641**

DAILY: 6 AM - 12 AM CT



**SCAN FOR FULL CUSTOMER SERVICE RESOURCES**  
[pinnbank.com/contact](https://pinnbank.com/contact)



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