



Experience the Difference

Making the Change to a Bank Committed to You

WELCOME TO FIRST CORNERSTONE BANK

First CornerStone Bank strives everyday to provide community oriented banking and quality customer service. As part of continually delivering the best banking relationship possible, this switch kit was created as another level of guidance to ensure your banking relationship change is simple and smooth.

Along with our friendly branch staff, this kit provides time saving information on any changes you may face during your move to First CornerStone Bank. Thank you for the opportunity to meet your financial needs.

First CornerStone Bank - We are "Your Bank of Choice."

GETTING STARTED

You can submit the New Account Sign-Up Form ahead of time by e-mailing choicebanking@firstcornerstone.com or faxing the branch where you wish to open your account (see below for branch contact information).

At your earliest convenience, please visit any of our branches to complete the process of opening your account with First CornerStone Bank. Please be sure to bring along two forms of Acceptable ID.

KING OF PRUSSIA

1004 West 9th Ave, Suite 10
King of Prussia, PA 19406
Phone: (610) 205-8100
Fax: (610) 878-9611

MEDIA

2 W Baltimore Ave
Media, PA 19063
Phone: (610) 565-2300
Fax: (610) 565-7009

RIDLEY TOWNSHIP

160 Morton Ave
Folsom, PA 19033
Phone: (610) 532-3500
Fax: (610) 532-1580

PHOENIXVILLE

368 Schuylkill Rd (Rt. 23)
Phoenixville, PA 19460
Phone: (610) 935-3030
Fax: (610) 935-4860

MALVERN

83 Lancaster Ave
Malvern, PA 19355
Phone: (610) 296-3110
Fax: (610) 296-3055

888-963-FCSB

(3272)





ACCEPTABLE FORMS OF IDENTIFICATION

When opening your account with First CornerStone Bank, two (2) acceptable forms of identification are required to be presented before the account opening process begins. This proof of identification applies to any new deposit or loan account (personal and business) as well as safe deposit box accounts.

One form of primary identification and one secondary form of identification will be required. The following primary & secondary forms of identification are required for an individual who opens an account or for an individual with ownership or signatory authority over an account.

Primary Forms of Identification for Individuals

1. Pennsylvania Driver's License
2. Out of State Driver's License
3. Federal, State, or Local Government Issued ID (valid and unexpired)
4. Employer Photo Identification Card
5. Student Photo Identification Card
6. U.S. Foreign Passport (valid and unexpired)
7. Alien Registration Card (Green Card)
8. Armed Forces Identification Card

Secondary Forms of Identification for Individuals

1. Major Credit Card (valid and unexpired)
2. Vehicle Registration Card (valid and unexpired)
3. Social Security Card (for elderly and minors) with Officer's approval
4. Medicare and Medicaid (for elderly)
5. Firearm License
6. Insurance Card
7. Voter Registration Card
8. Utility Bill or Tax Bill
9. State Certified Copy of Birth Certificate

Note - Please do not submit these forms of identification through e-mail, fax or by mail. Please bring them with you to the branch where you will open your account.

*** IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT ***

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.



SWITCH KIT STEPS

Step 1 – Open Your First CornerStone Bank Account

Whether you have submitted a New Account Sign-Up Form prior to visiting the branch or not, opening an account with First CornerStone Bank is a simple and smooth process. After your account has been opened, you will want to make the transition from your previous bank to First CornerStone as quickly as possible.

New checking and money market account customers should receive your free first order of 200 checks (standard safety paper) within seven to ten business days after opening your First CornerStone account.

Note - IRA customers should speak with a branch representative about obtaining the proper “IRA Request for Transfer, Direct Rollover or Conversion” form.

Step 2 – Direct Deposit Sign-Up & Change Form

An important step in this process is to change any direct deposits you may have currently to your new account. To do this, complete the Direct Deposit Sign-Up & Change Form and use the form to notify your employer or other depositor.

First CornerStone Bank’s routing number is **031918637**. Your account number will be provided to you at the time of account opening.

Direct Deposit of Social Security, Government Checks or Other Payments

The fastest way to change your Social Security or Government deposit is to call the companies directly:

Social Security Administration: (800) 772-1213
 Veteran’s Benefits: (800) 827-1000

Direct Deposit of Payroll

Provide your employer with the Direct Deposit Sign-Up & Change Form. If you have not already done so, sign up for direct deposit of your payroll to avoid having to make extra trips to the bank. Be sure to provide your employer with your new account number and First CornerStone Bank’s routing number, **031918637**.



Step 3 - Change your automatic payments

Many consumers today have automatic payments set up for their monthly expenses, such as mortgage & automobile loan payments, utility bills or insurance payments. The next step in switching accounts is changing your automatic payments to your First CornerStone Bank account.

First CornerStone Bank has made it easy for you to make that switch. You can either call the companies and inform them that you have changed banks or visit their Web site. For your convenience, we have listed some of the most common payees in the Philadelphia and surrounding areas.

1. **PECO Energy**
Customer Service Center
2301 Market Street
P.O. Box 8699
Philadelphia, PA 19101
(800) 494-4000
www.peco.com
2. **Philadelphia Gas Works**
P.O. Box 11700
Newark, NJ 07101-4700
(215) 235-1000
www.pgworks.com
3. **Aqua America, Inc.**
762 West Lancaster Avenue
Bryn Mawr, PA 19010
610-525-1400
<http://www.aquaamerica.com>
4. **Comcast**
(800) COMCAST
(800-266-2278)
www.comcast.com
5. **AT&T / Cingular**
(800) 220-0300
<http://www.consumer.att.com/>
6. **Verizon**
Residential – (800) 660-2215
<http://www22.verizon.com/residentia/>
Wireless – (800) 922-0204
www.verizonwireless.com
7. **Philadelphia Inquirer**
P.O. Box 8263
Philadelphia, PA 19101
215-854-2000
www.philadelphiainquirer.com
8. **Delaware County Times**
500 Mildred Ave.
Primos, PA 19018
610-662-8830
www.delcotimes.com
9. **Daily Local News**
610-696-1775
www.dailylocal.com

Note: First CornerStone Bank does not endorse, guarantee, or assume responsibility for the content, products and services, security or privacy of these third parties. We encourage you to read this third party's web site privacy and security policies should you choose to visit these sites.



Step 4 – Account Closure

Now that you have made the switch to First CornerStone Bank, you should call your previous bank and inquire about the easiest way for you to close your account with them. However, we remind customers not to rush to close their other account too quickly. Make sure all direct deposits, checks and pre-authorized withdraws have been changed to your new account before closing out your old account.

Checklists for Closing your Account:

- Make sure all checks have cleared on your checking account.
- Make sure there's enough money available in your account to cover any automatic payments that may yet need to be withdrawn.
- Call or send written notification of your bank change to your direct deposit vendors (including payroll, social security, CD interest payments, etc.)
- Call or send written notification of your bank change to any companies or vendors who automatically take payments from your account (including utilities, mortgage or automobile payments, insurance companies, internet service providers, etc.)
- Send written notice to your previous bank that you are closing the account.



NEW ACCOUNT SIGN-UP FORM
 (Required information to open your account)

PRIMARY ACCOUNT HOLDER*

Name: (First, MI, Last) _____

Home Address: _____ State _____ Zip _____

Mailing Address: _____ State _____ Zip _____
 (if different from home address)

Social Security Number: ____ - ____ - ____ Date of Birth: ____ / ____ / ____

Home Phone: (____) ____ - ____ Work Phone: (____) ____ - ____

E-mail Address: _____
 (A customer service representative will contact you within 24 hours.)

Employer Name: _____

Employer Address: _____

Required Identification (to be completed by representative upon account opening)

ID#1	Issue Date	Expiration Date

ID#2	Issue Date	Expiration Date

 Customer Signature

 Date

 First CornerStone Representative Signature

 Date

*Additional information may be required upon account opening. See page 2 of this Switch Kit for information regarding ACCEPTABLE FORMS OF IDENTIFICATION and IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT





NEW ACCOUNT SIGN-UP FORM (con't.)
 (Required information to open your account)

SECONDARY ACCOUNT HOLDER*

Name: (First, MI, Last) _____

Home Address: _____ State _____ Zip _____

Mailing Address: _____ State _____ Zip _____
 (if different from home address)

Social Security Number: ____ - ____ - ____ Date of Birth: ____ / ____ / ____

Home Phone: (____) ____ - ____ Work Phone: (____) ____ - ____

E-mail Address: _____
 (A customer service representative will contact you within 24 hours.)

Employer Name: _____

Employer Address: _____

Required Identification *(to be completed by representative upon account opening)*

ID#1	Issue Date	Expiration Date

ID#2	Issue Date	Expiration Date

 Customer Signature

 Date

 First CornerStone Representative Signature

 Date

*Additional information may be required upon account opening. See page 2 of this Switch Kit for information regarding ACCEPTABLE FORMS OF IDENTIFICATION and IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT





DIRECT DEPOSIT SIGN-UP & CHANGE FORM

Please use this form as authorization for sending my automatic deposit to my account with First CornerStone Bank – the information required for the automatic deposit is as follows:

Name of Payee(First, MI, Last)	Type of Deposit Account <div style="text-align: center;"> <input type="checkbox"/> Checking <input type="checkbox"/> Savings </div>
Address	Account Number <div style="text-align: center;"> _____ </div>
City State Zip	Telephone Number <div style="text-align: center;"> () - </div>

Employer Name	Employee Identification Number
Address	City State Zip
Telephone Number <div style="text-align: center;"> () - </div>	Attention

FINANCIAL INSTITUTION INFORMATION

First CornerStone Bank
 1004 West Ninth Avenue, Suite 10, King of Prussia, 19406
Routing Number – 031918637

FINANCIAL INSTITUTION CERTIFICATION (IF REQUIRED BY EMPLOYER)	
Print Representative's Name	Signature of Representative
Title of Representative	Telephone Number <div style="text-align: center;"> () - </div>

_____ (Signature of Account Holder)	_____ (Date)
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AUTOMATIC PAYMENTS/TRANSFER FORM

To: Name of Biller / Provider: _____ **From:** Customer Name(s) _____

Address: _____ Address: _____

City, State, Zip: _____ City, State, Zip: _____

Account Number with Biller: _____

Please:

Establish Automatic Payment or Transfer from my First CornerStone Bank checking account

Change Automatic Payment or Transfer to my First CornerStone Bank checking account

Via ACH Via my Check Card

First CornerStone Bank routing number: _____ 031918637 Account number: _____

First CornerStone Bank Visa Check Card number: _____ Expiration Date: _____

____ Voids check is attached for your information.

Effective Date of Request: ____ / ____ / ____ Additional Instructions: _____

* If this form is not sufficient to complete this request or if you have any questions, please contact me at: (____) _____

I authorize the Biller/Provider indicated above to initiate payments/transfers from my First CornerStone Bank checking account. These instructions shall remain in effect until I provide new written notice.

Signature _____
Date

Joint Account Holder Signature _____
Date



AUTOMATIC PAYMENT & TRANSFER WORKSHEET

Check if Payment Applies	Type of Payment or Transfer (Tip: To identify payments and transfers, review a recent account statement from your former checking account)	Billor or Provider Name	Current Payment Method Check / Auto Debit / Debit Card / Former Bank's Bill Pay / Biller's Web site	Desired Payment Method with First CornerStone Bank Checking Account Check / Auto Debit / Debit Card / Former Bank's Bill Pay / Biller's Web site	Status of new set-up
	Mortgage/Rent				
	Auto Loan/Lease				
	Insurance (auto, home, life)				
	Electric				
	Gas / Oil				
	Water				
	Telephone				
	Wireless Phone				
	Cable / Satellite TV				
	Internet Provider				
	Memberships (health club, auto, other)				
	Transportation / Parking				
	Credit Cards				
	Loans (personal, student, other)				
	Savings / Invest. / IRA / 529				





CHOICE BANKING ONLINE – REGISTRATION

As a new customer, you will need to register first in order to get online access to your accounts through First CornerStone Bank's Choice Banking Online.

- Step 1:** Begin by using your web browser to go to www.FirstCornerStone.com.
- Step 2:** Once at our home page, click on Choice Banking Online.
- Step 3:** As a first time user, click Enroll Online located in the top right of your screen.
- Step 4:** Select one of the two options: Enroll a Person or Enroll a Business.
- Step 5:** Read through the Access Agreement for Choice Banking Online and upon completion, select Agree or Disagree (to enroll in Choice Banking Online, you must agree to the Access Agreement).
- Step 6:** Complete the form on the next page, which includes your name, contact information, secret questions, sign-on ID, accounts you would like online access to, etc. After completing the form, click Continue to proceed.
- Step 7:** Your enrollment will now be processed by First CornerStone Bank. A temporary account password will be mailed to you and you should receive it within 3-5 business days. Using the sign-on ID you selected and the temporary password sent to you, you will be able to sign on to Choice Banking Online.



CHOICE BANKING ONLINE – SIGN ON

After completing the Choice Banking Online registration process, you will receive a temporary password in the mail. With this password and the sign-on ID you previously selected, complete the following steps:

- Step 1:** Using your web browser, go to www.FirstCornerStone.com.
- Step 2:** Once at the home page, click on Choice Banking Online.
- Step 3:** At the sign-on page, enter your username and temporary password; then click Sign-On.
- Step 4:** On your first login, you will be required to pick and answer several Challenge Questions. The questions are part of a secondary layer of security that First CornerStone has instituted to protect your identify and online security. On subsequent logins, these questions will not always be asked. Instead, you will generally only need your username and password

If your login is deemed “High” risk, our RSA Adaptive Authentication security layer will ask you to answer several of our previously selected and answered questions. If you answer the prompted questions correctly, the system will allow you to log in without further delay. As one last measure of security, our Choice Banking Online administration group will be notified on “High” risk logins to investigate and assure the login session was not a threat.

What is a “High” risk login? As an example, you always login to Choice Banking Online from your home computer. However, one afternoon you decide to login from your office computer. Because you have never logged in from there before, the system gives your session a “High” risk rating and you are prompted to answer the question.

- Step 6:** Once successfully passing the RSA security layer you will be asked to change your password. This will be your new password for future use.

For questions or further information, please contact First CornerStone Bank’s Choice Banking Online Department at 888-963-FCSB.



BILL PAY ONLINE GUIDE

Consumer account owners enrolled in First CornerStone Bank's Choice Banking Online service have the option to enroll in our free Bill Pay Online service.

- Step 1:** Sign in to your Choice Banking Online account. If you are a new user, please see the Choice Banking Online Registration and Sign On Guides.
- Step 2:** Ensure your Pop-Up Blockers are disabled.

For Internet Explorer users

The option to disable your Pop-up Blocker can be found in Tools and then Options menu of your browser.

For Firefox users

To disable Pop-up Blocker go to the top of the screen and click on Tools followed by Options. On the left, click on Web Features. Un-check the Block Popup windows box and click OK at the bottom.

(Note: After your Bill Pay application is completed, re-enable your Popup blocker).

- Step 3:** Click 'Bill Payments' on your Account Page.
- Step 4:** Verify your Personal Information and press Continue. If the information is not correct, correct the incorrect information before proceeding.

If you experience problems with this step, please contact First CornerStone Bank's IT Department at 888-963-FCSB.

- Step 5:** Your information will now be added to the Bill Pay system and the enrollment will be processed by First Cornerstone Bank. Your Bill Pay access will be in a status of "Pending" until processed and approved.

Allow up to 72 hours for your enrollment request to be approved – sign in later to your Choice Banking Online and Bill Pay account to check on the status of your Bill Pay Service.