



SMALL BUSINESS SWITCH KIT

 Texas Capital Bank

YOU WORK HARD FOR YOUR MONEY. WE'LL WORK JUST AS HARD FOR YOU.

Welcome to Texas Capital Bank. This Small Business Switch Kit will walk you through all the steps to open your new account so you can enjoy benefits including:



Unlimited ATM transactions with access to more than 55,000 ATMs nationwide¹



Unlimited account transactions



Access to our Small Business Banking experts, providing high-touch, personalized service for you



FDIC insurance up to \$250,000 per depositor for each account ownership category²

FOLLOW THE SIX STEPS TO ACCOUNT OPENING AND YOU'LL BE ON YOUR WAY TO ENJOYING THESE BENEFITS.

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SIX STEPS TO ACCOUNT OPENING

- 1 Review the “Documents Needed for Account Opening” information.
- 2 Gather the required documents for your entity type.
- 3 Contact your local Financial Center banker.
- 4 Your banker will schedule an appointment with you to finalize your account opening at Texas Capital Bank.
- 5 Fund your account.
- 6 Switch your recurring payments and deposits to your new Texas Capital Bank account.



TIP

Download the Texas Capital Bank app and enjoy all of our Online Banking features.

DOCUMENTS NEEDED FOR ACCOUNT OPENING

Below is a list of documents that you'll need to open your account. Please note that additional documentation may also be required to get started.



Copy of valid government-issued identification for all authorized signatories on the account(s). Accepted forms of government-approved identification include:

- Driver License
- State-Issued Identification
- Resident Alien Card
- Passport Book
- Visa



Entity and Formation Documentation as applicable

(Please consult the list of required documents by entity type on the next page)

PLEASE NOTE

Texas Capital Bank also requires a copy of a Driver License or other identifying document for each beneficial owner and controlling party.

Texas Capital Bank does not accept temporary state-issued Driver Licenses or Identification Cards as acceptable forms of identification.



DOCUMENTS NEEDED FOR ACCOUNT OPENING | *Continued*

Sole Proprietorship

- Identifying information for the individual(s)
- Assumed Name Certificate filed with the county or state

General Partnership

- Partnership Agreement

Limited Partnerships / LP, LLP, LLLP

- Partnership / Limited Partnership Agreement
- Formation Documents (one of the following)
 - i. Certificate of Partnership / Limited Partnership
 - ii. Certificate of Formation
(if formed in TX after 1/6/06)
- Certificate of Filing (unless evidence of filing appears on the formation documents)
- General Partnership entity documents, if applicable, documenting ownership structure

Non-Profit Association / Organization

- Copy of IRS non-profit status

Limited Liability Company / Corporation

- Formation Documents (*one of the following*)
 - i. Articles of Organization
 - ii. Certificate of Formation
(if formed in TX after 1/6/06)
- Filing Documents (*one of the following*)
 - i. Certificate of Organization
(if formed in TX before 1/6/06)
 - ii. Certificate of Filing
(if formed in TX after 1/6/06)
- Company or Operating Agreement

Corporation

- Formation Documents (*one of the following*)
 - i. Articles of Incorporation
 - ii. Articles of Association
 - iii. Certificate of Formation
(if formed in TX after 1/6/06)
- Filing Documents (*one of the following*)
 - i. Certificate of Incorporation
 - ii. Certificate of Filing
(if formed in TX after 1/6/06)
- Company By-Laws, if applicable
- For Non-profits, 501 (c) (3) documentation is required

CLOSING YOUR CURRENT ACCOUNT

Once your previous bank account is brought to a zero balance, you have a few options for closing your account: visit a bank branch in person, phone customer service, mail or fax a request with your contact and account information, or even close the account online in some cases.

Whichever route you choose, provide clear instructions so your previous bank stops sending statements and charging fees. If there's more cash left in your account than you're comfortable carrying back to your business, you can request a cashier's check or send those funds to your new business account via bank-to-bank online transfer.

Remember to safely destroy all checks, ATM/debit cards and deposit slips.



TIP

Avoid unnecessary fees from your previous business account by closing it once your Texas Capital Bank business checking account is open.



SWITCH CHECKLIST

Document Your New Texas Capital Bank Information

- Account Number _____
- Account Routing Number _____
- Client Support — 877.839.2265
- Financial Center Address _____

Recurring Deposits – *Notify these people and businesses and let them know you have new bank account information.*

- ACH Deposits _____
- Check Deposits _____
- Merchant Processing Deposits _____
- Other Incoming Deposits _____

Recurring Payments – *Switch all your outgoing payments to your new account.*

- Payroll
- Supplier Payments
- Rent/Lease/Mortgage
- Tax Payments
- Utility Payments/Loan Payments
- Professional Services (Attorney/CPA) Payments
- Credit Card Payments
- Other _____



QUESTIONS?

Contact your Texas Capital Bank Small Business Expert or visit [texascapitalbank.com/small-business-banking](https://www.texascapitalbank.com/small-business-banking)

¹ *Surcharge-free guarantee – Texas Capital Bank guarantees you will not pay a surcharge at any Allpoint® ATM. Some locations may have more than one ATM, not all of which are part of the Allpoint® Network. Check the ATM for the Allpoint® logo to ensure it's the right one. If you ever have a surcharge from an Allpoint® ATM, contact us at 1.877.839.2265 or clientsupport@texascapitalbank.com and we will refund the surcharge while we check into the error. Please note: If you're prompted to accept a surcharge, press "yes" to accept and proceed with your withdrawal. You will not be charged or we will refund your fee.*

² *Texas Capital Bank d/b/a Texas Capital is a member of FDIC. The sum of your total deposits with Bank Bank® and Texas Capital Bank is insured up to \$250,000 per depositor for each account ownership category.*



About Texas Capital Bank

Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. We are headquartered in Dallas, Texas, and work with clients across the country. All services are subject to applicable laws, regulations and service terms.

