Switching banks is as easy as 1...2...3...
We’ll help you every step of the way!

Step 1  Open a new account online or in person at one of our bank locations

Step 2  Sign up for BNC’s Free Online Banking & Bill Pay
Log on to www.bncbank.com and fill out the simple application or call toll free
1-800-BNC-BANK (262-2265) and ask to speak to our online banking support specialist.

Step 3  Change or sign up for Direct Deposit
Ask your employer for a new direct deposit enrollment form. If your employer doesn’t have a
standard form, complete the Direct Deposit enrollment form, using your new BNC Routing
Number and Account Number. This completed application, with a voided check or deposit
ticket attached, needs to be given or mailed to your employer’s payroll department.

To set up Direct Deposit of Social Security or government checks please call:
Social Security/SSI: 1-800-772-1213  •  Veteran Benefits: 1-800-827-1000

• Change any automatic payments If you have any monthly payments, such as utility
or loan payments automatically deducted from your account, the Automatic Payment
Change Request needs to be completed to inform these companies of your new account
information.

• Close your old account Once your checks have cleared and your automatic payments have
been changed to your new BNC account, fill out and sign the Request to Close Account
form. We’ll even mail it to your former bank.

If you would like assistance completing any of this process just stop in one of our branch
locations or call 1-800-BNC-BANK (1-800-305-5220) and one of our personal bankers can help.

To print out a complete set of these forms as well as these instructions, click here.
Direct Deposit

The days of rushing to the bank are over...

Direct Deposit allows your checks to be conveniently and automatically deposited for you taking the worry and hassle out of beating the deadlines. No more worries.

Ask your employer for a direct deposit form. If your employer does not have a standard form, fill out the form that follows using your NEW ACCOUNT NUMBER and ROUTING NUMBER.

You may be able to use this form for any non-governmental organization as well as to have dividends or insurance proceeds deposited into your account.
Automatic Payment Change Request

Do you make automatic payments from your checking account?

Perhaps to a life insurance company or health club? If you do, you’ll want to notify these organizations to begin deducting the payments from your new BNC National Bank checking account.

Complete the form below, detach and include it in an envelope with a voided check or voided deposit slip from your BNC National Bank account. Mail it to the appropriate companies or organizations you have authorized to make withdrawals from your account.

While most companies accept this form, there may be some that require you to complete their own change request form.

<table>
<thead>
<tr>
<th>Automatic Payment Change Request</th>
<th>Effective First Payment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>To (Payee Name)</td>
<td>Payee Address</td>
</tr>
<tr>
<td>Account Number (Insert your Account Number with the Payee)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Name</th>
<th>Your Address</th>
</tr>
</thead>
</table>

I have opened a new account with BNC National Bank. Please change your records so that my electronic payments to you are deducted from my new account:

BNC Bank Routing Number

BNC National Bank Account Number

Signature

Telephone Number

BNC National Bank
Direct Deposit Enrollment

[ ] New Request  [ ] Change Request

Please make this change effective on: ______________________

Use this form to notify your employer (or any other non-governmental organization that regularly sends a paycheck to you) that you want the proceeds deposited into the BNC National Bank accounts specified below.

Name_________________________________________ Address_________________________________________

Social Security Number __________________________ City State Zip ________________________________

I hereby authorize (company/organization)_________________________________________________________, hereinafter called “ORIGINATOR,” to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account(s) indicated below and the depositary institution named below, hereinafter called “DEPOSITORY,” to credit and/or debit the same to such account.

Primary Account

<table>
<thead>
<tr>
<th>Depository Name (Bank)</th>
<th>Account Type: □ Checking  □ Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>BNC National Bank</td>
<td>Acct. Number:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Routing Number</td>
<td>Amount to Deposit:</td>
</tr>
<tr>
<td>□ 091310754 (ND &amp; MN Banks)</td>
<td>□ Net Pay  □ $____________ (fixed amount)</td>
</tr>
<tr>
<td>□ 122105896 (AZ Banks)</td>
<td></td>
</tr>
</tbody>
</table>

If the ORIGINATOR allows direct deposit to more than one account, I elect to have part of my proceeds put into the following account:

Optional Secondary Account

<table>
<thead>
<tr>
<th>Depository Name (Bank)</th>
<th>Account Type: □ Checking  □ Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>BNC National Bank</td>
<td>Acct. Number:</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Routing Number</td>
<td>Amount to Deposit:</td>
</tr>
<tr>
<td>□ Net Pay  □ $____________ (fixed amount)</td>
<td></td>
</tr>
</tbody>
</table>

This authority is to remain in full force and effect until ORIGINATOR has received written notification from me of its termination in such time and in such manner as to afford ORIGINATOR and DEPOSITORY a reasonable opportunity to act on it.

Date ____________ Signature ___________________
Request To Close Account Notice

To: ______________________________________  From: ________________________________

Please close the account(s) noted below and mail the balance, including any accrued interest to:

- The address listed above
- BNC National Bank (my location is checked below)  Account Number: _______________________

Arizona Locations
- 20175 North 67th Avenue, Glendale, AZ 85308
- 17550 N Perimeter Dr., Ste. 110, Scottsdale, AZ 85255

Minnesota Locations
- 240 Investors Building, 733 Marqueette Ave South
  Minneapolis, MN 55402

North Dakota Locations
- 322 East Main Avenue, Bismarck, ND 58501
- 103 1st Avenue SE, Kenmare, ND 58746
- 107 North Main, Crosby, ND 58730
- 210 South Main, Stanley, ND 58784
- 104 North Broadway, Linton, ND 58552
- 205 North Main, Watford City, ND 58854
- 92 North Main, Garrison, ND 58540
- 107 North Main, Crosby, ND 58730

All transactions have cleared the account(s) and all direct deposits and/or automatic payments have been stopped.

<table>
<thead>
<tr>
<th>TYPE OF ACCOUNT</th>
<th>ACCOUNT NUMBER</th>
<th>AUTHORIZATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking/Savings/Money Market</td>
<td></td>
<td>I hereby authorize the closure of my account. All my checks have cleared the account to be closed and all direct deposits and automatic payments have been stopped. Signature ________________________________</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Joint Owner ____________________________________</td>
</tr>
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<td></td>
<td></td>
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BNC National Bank