



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 to 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 also ask to see your driver's license or other identifying documentation. In all cases, protection of your identity and confidentiality is our pledge to you.

New Account Application

Account Type:

- Personal:** Individual Checking Silver Star Gold Star NOW Account____ Savings Money Market SDB
 CD: (Term_____ Rate_____ Reinvest Transfer Mail Check) IRA: (Term: _____ Rate_____ Reinvest Transfer Mail Check)
- Business:** Business Checking Business Interest Checking Commercial Savings Commercial Money Market SDB
 CD: (Term_____ Rate_____ Reinvest Transfer Mail Check)

Account Ownership:

- Personal:** Individual Individual w/POD: Beneficiary_____ Joint w/o Survivorship Joint w/Survivorship
 Joint w/Survivorship & POD: Beneficiary_____ UTMA Estate Trust
- Business:** Sole Proprietor Corporation: (For Profit Not for Profit) Limited Liability Company Partnership
 Limited Partnership Limited Liability Partnership Unincorporated Association: (For Profit Not for Profit)

Nature of Business: _____

County and State of Organization: _____

Anticipated Account Activity: Responses Required

- Wires (Domestic Foreign: Country(s) _____)
 ACH (Received Sent) Cash Deposits (10 or more/Mo Over \$2500 or more/Mo)

Is the Customer involved in Internet Gambling? Yes No Customer Initial **X** _____

Account Owners/Signers:

Owner Signer Name: _____ SSN/TIN _____ DOB _____
 DL State/#/Exp Date _____ US Citizen? Y or N: Country _____ Cell Phone: _____
 Physical Address: _____ Home Phone: _____
 Mailing Address: _____ Business Phone: _____
 Employer: _____ Position/Title _____ Fax Number: _____

Owner Signer Name: _____ SSN/TIN _____ DOB _____
 DL State/#/Exp Date _____ US Citizen? Y or N: Country _____ Cell Phone: _____
 Physical Address: _____ Home Phone: _____
 Mailing Address: _____ Business Phone: _____
 Employer: _____ Position/Title _____ Fax Number: _____

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 Physical Address: _____ Home Phone: _____
 Mailing Address: _____ Business Phone: _____
 Employer: _____ Position/Title _____ Fax Number: _____

Bank Use Only: Opening Date: _____ Account #: _____ Opened by/Branch: _____
 Home Phone(s) Verified: Yes No Business Phone(s) Verified: Yes No EFunds: Yes No
 Reason any of above not verified: _____ Opening Amount: _____ Source of Funds _____
 Hold on Opening Deposit? Yes No Length of Hold: _____ If \$0 opening deposit, give reason: _____
 Comments/Special Instructions: _____

**UNIFORM SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT SELECTION
FORM NOTICE:**

The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

_____ (1) **SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. _____ Initial

Enter the name of the party:

Enter the name(s) of the convenience signer(s), if you want one or more convenience signers on this account:

_____ (2) **SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate. _____ Initial

Enter the name of the party:

Enter the name or names of the P.O.D. beneficiaries:

Enter the name(s) of the convenience signer(s), if you want one or more convenience signers on this account:

_____ (3) **MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP.**
The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. _____ Initial

Enter the names of the parties:

Enter the name(s) of the convenience signer(s), if you want one or more convenience signers on this account:

_____ (4) **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP.** The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. _____ Initial

Enter the names of the parties:

Enter the name(s) of the convenience signer(s), if you want one or more convenience signers on this account:

_____ (5) **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND P.O.D. (PAYABLE ON DEATH) DESIGNATION.** The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries. _____ Initial

Enter the names of the parties:

Enter the name or names of the P.O.D. beneficiaries:

Enter the name(s) of the convenience signer(s), if you want one or more convenience signers on this account:

_____ (6) CONVENIENCE ACCOUNT. The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account. _____ Initial

Enter the names of the parties:

Enter the name(s) of the convenience signer(s):

_____ (7) TRUST ACCOUNT. The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees. _____ Initial

Enter the name or names of the trustees:

Enter the name or names of the beneficiaries:

Enter the name(s) of the convenience signer(s), if you want one or more convenience signers on this account:

I confirm that I received disclosure of the ownership rights for each of the account types listed above and **acknowledge my understanding by initially to the right of each paragraph and affirm that I selected the account type next to which my initials appear to the left.**

Signature

Date

Signature

Date

Signature

Date

Signature

Date