New Account Opening Form (Non-Individual)

Account Type Opened

❑ Checking - account #_____   ❑ CD - account # _____

❑ Savings - account #_____   ❑ IRA - account # _____

❑ HSA - account #_____

❑ Money Market - account # _____

Name of Entity _____   *Tax ID #* _____

Address: _____   *City, State, Zip* _____

Phone #: _____   *Mobile Phone #:* _____

Existing Customer ❑ Yes ❑ No _____ Date Entity Established: _____

Signer Information – Name(s) & Title(s)

Name: _____   **Title:** _____

Existing Customer ❑ Yes ❑ No   *U.S. Citizen* ❑ Yes ❑ No   SS# _____

Name: _____   **Title:** _____

Existing Customer ❑ Yes ❑ No   *U.S. Citizen* ❑ Yes ❑ No   SS# _____

Name: _____   **Title:** _____

Existing Customer ❑ Yes ❑ No   *U.S. Citizen* ❑ Yes ❑ No   SS# _____

What brought you to Bank?

❑ Already have relationship with bank   ❑ Location

❑ Product   ❑ Dissatisfied with current bank

❑ Relationship with banker   ❑ Other _____

What type of business is this? (If no options apply, select other and explain.)

(check all that apply)   ❑ Investment Advisor

❑ Accountant   ❑ Leather Goods Store

❑ Attorney   ❑ Non-Government Organization and Charity

❑ Auctioneering   ❑ Pawn Shop or Jewel, Gem and Precious Metal

❑ Auto, Boat, Farm Equipment, Recreational   Dealer

    Vehicle Dealer   ❑ Real Estate Broker

❑ Cash-intensive Business (such as Convenience   ❑ Scrap Metal Dealer

    Store, Restaurant, Retail Store, Parking Garage)   ❑ Securities Broker/Dealer

❑ Doctor   ❑ Travel Agency

❑ Gaming (gambling)   ❑ Other _____

What other banks do you have accounts with?   _____

_____

Do you have offices in other cities?   ❑   Yes   ❑   No   *If so, list here:*

What is purpose of the new account(s)?

❑ Payroll   ❑ Operating Account   ❑ Other _____

How often will you make deposits?

❑ Every day   ❑ Weekly   ❑ Once a month

❑ Couple times a week   ❑ Couple times a month   ❑ Other _____

Do you/will you have any automatic:

   Deposits?   ❑ Yes   ❑ No

   Withdrawals?   ❑ Yes   ❑ No

Do you/will you make cash deposits?   ❑ Yes   ❑ No

   If yes, estimated frequency is: ❑ Daily   ❑ Weekly   ❑ Monthly

   If yes, estimated average amount of cash deposits are: ❑ Under $3,000   ❑ $3,000-$10,000   ❑ over $10,000

Do you/will you make cash withdrawals?   ❑ Yes   ❑ No

   If yes, estimated frequency is: ❑ Daily   ❑ Weekly   ❑ Monthly

   If yes, estimated average amount of cash withdrawals are: ❑ Under $3,000   ❑ $3,000-$10,000   ❑ over $10,000

Do you plan to conduct wire transfers through this account(s)?   ❑ Yes   ❑ No

   If yes, estimated frequency is: ❑ Daily   ❑ Weekly   ❑ Monthly

   If yes, estimated amount of wire transfers are: ❑ Under $3,000   ❑ $3,000-$10,000   ❑ over $10,000

   If yes, wire transfers are: ❑ Domestic   ❑ Foreign   ❑ Both

Do you/will you use a bank-issued ATM or Debit Card?	❑ Yes	❑ No	*(over)*
Do you/will you use Online Banking?	❑ Yes	❑ No	**If yes, complete Netteller Work Order**
Do you/will you use Bill Pay?	❑ Yes	❑ No	
Do you/will you use ACH?	❑ Yes	❑ No	
Do you/will you use Mobile Banking?	❑ Yes	❑ No	
Do you/will you use Cash Management?	❑ Yes	❑ No	
Do you/will you accept credit card transactions at your business?	❑ Yes	❑ No	

Does your business routinely conduct transactions with foreign companies or countries?   ❑ Yes   ❑ No

   If yes, indicate companies or countries: _____

Is your company publicly traded on a major exchange?   ❑ Yes   ❑ No

Do you have a proprietary ATM installed on your premises?   ❑ Yes   ❑ No

   If yes, indicate who services this machine: _____

   Approximate cash needed weekly/monthly from [_____] Bank : _____

Money Services Activities

Do you/will you perform wire/money transfer services in any
   amount for your customers (i.e. Western Union)?   ❑ Yes   ❑ No

Do you/will you cash checks for your customers in amounts greater
   than $1,000.00 for any person on any day in one or more
   transactions?   ❑ Yes   ❑ No

Are you/will you be the issuer of traveler's checks, money orders, or
   prepaid access or gift cards for customers in amounts greater than
   $1,000.00 for any person on any day in one or more transactions?   ❑ Yes   ❑ No

Are you/will you be the seller or redeemer of traveler's checks,
   money orders, or stored value cards for your customers in
   amounts greater than $1,000.00 for any person on any day in one
   or more transactions?   ❑ Yes   ❑ No

Required for all new accounts. Business owners or managers must sign the disclosure:

You may not use your account or any other financial service we provide for any restricted transaction or illegal purpose,
including the origination, receipt, or processing of illegal Internet gambling transactions. We are required by Federal
law to ask; is your business involved in <u>internet gambling?</u>   ❑ Yes   ❑ No

I certify that (business name) _____ does not engage in any **<u>illegal</u>** internet gambling
and this account(s) will not be used for that purpose.

Owner or Manager Signature: _____ Date: _____

Printed Name: _____

****** FOR BANK USE ONLY ******

Opened by: _____   Date: _____

*If <u>YES</u> is selected for any question in the Money Services section, a MSB Form must be completed for any entity.

*If any signers are non-existing, attach an individual form(s) for non-existing customer(s) and <u>scan</u> copy of the ID used.

Source of Funds: ❑ Cash
                     ❑ Check   Drawee Bank _____
                     ❑ Internal Transfer
                     ❑ Wire   From   _____
                     ❑ Other   _____

Identification Documentary Methods Used: *Required for Non-Existing Entity*

❑ Articles of Incorporation   ❑ Trust Agreement:
   Issued by: _____   Date: _____
   Issued Date: _____   ❑ Certificate of Existence
❑ Partnership Agreement: Issued Date: _____
   Date: _____   ❑ Other (describe): _____

Non-Documentary Methods Used:
❑ ID Verification - ***required***   ❑ ChexSystems

Reviewed by: _____   Date: _____   Non-existing Customer Risk Rating: _____