

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 will also ask to see your driver's license or other identifying documents. We will not waive these requirements.

Authorized Signer

- * Make deposits in the account(s) listed above
- * Withdraw funds from the account(s) listed above by any means whatsoever;
- * Authorize a third party to debit the account (such as ACH or demand drafts)
- * To sign, endorse, make, draw, accept, deposit, or deliver in my name all checks, drafts, notes, orders or other instruments for the payment of money ("Checks");
- * Write and sign checks;
- * Receive "cash back" upon presenting check(s) made payable to account owner(s);
- * Accept and receive notices and demands of all kinds, and to make affidavits of forged, lost or stolen items and place stop payments on checks;
- * Receive information and records relating to an account to which this authorization applies;
- * Close account(s) listed above;
- * Receive and acknowledge correctness of any statement on account(s) listed above;
- * Internet Banking Access, including bill pay, remote capture and mobile banking services;