

BUSINESS ACCOUNT AGREEMENT

ACCOUNT TITLE _____

ACCOUNT# _____

PORT# _____

BRANCH# _____

THANK YOU CARD SENT

IMPORTANT ACCOUNT OPENING INFORMATION: Federal Law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Ownership Of Account – Business

- CHECKING
 COD
 SAVINGS
 SAFE DEPOSIT BOX
 CORPORATION
 LODGE, ASSOCIATION
 PARTNERSHIP
 SOLE PROPRIETORSHIP
 CBG MEMBER

Date Opened: _____ Opened By: _____

Initial Deposit \$: _____ Form: CASH

Bank Drawn On: _____

Maker: _____ Cash Source: (\$3,000 & Above)

Business: _____

County and State of Organization: _____

All new accounts will be verified through Chex Systems/OFAC:

SSN	ISSUE YR	RECORD
_____	_____	_____
_____	_____	_____
_____	_____	_____

EXPLANATION: _____

ADDRESS: _____

New Account
 Existing Account
 Changing Signers
 Death

TELEPHONE: _____ NUMBER OF SIGNATURES REQUIRED FOR WITHDRAWAL 1

SIGNATURE(S) – THE UNDERSIGNED AGREE(S) TO THE TERMS OF, AND ACKNOWLEDGE(S) RECEIPT ON TODAY’S DATE OF THE ACCOMPANYING TERMS AND CONDITIONS AND THE DISCLOSURE(S) INDICATED BELOW.

Funds Availability

(1) _____ /- _____
Signature Print

(4) _____ /- _____
Signature Print

(2) _____ /- _____
Signature Print

(5) _____ /- _____
Signatures Print

(3) _____ /- _____
Signature Print

(6) _____ /- _____
Signatures Print

FACSIMILE SIGNATURE

X _____

BACK UP WITHHOLDING CERTIFICATIONS

TIN: _____

TAXPAYER I.D. NUMBER – The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.

EXEMPT RECIPIENTS – I am an exempt recipient under the Internal Revenue Service Regulations.

BACKUP WITHHOLDING – I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

SIGNATURE – I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien).

X _____

Data	Owner/Signer Info	Owner/Signer Info
Name		
Relationship to Account (owner and/or signer, etc.)		
Address		
Mailing Address (if different)		
Home Phone		
Work Phone		
Mobile Phone		
E-Mail		
Birth Date		
SSN/TIN		
Driver's License No., State Issue, Date, Exp. Date		
Other ID (Description Details)		
Occupation		
Employer's Name & Address		
Previous Financial Institution		

Data	Owner/Signer Info	Owner/Signer Info
Name		
Relationship to Account (owner and/or signer, etc.)		
Address		
Mailing Address (if different)		
Home Phone		
Work Phone		
Mobile Phone		
E-Mail		
Birth Date		
SSN/TIN		
Driver's License No., State Issue, Date, Exp. Date		
Other ID (Description Details)		
Occupation		
Employer's Name & Address		
Previous Financial Institution		

I/we herby certify that the foregoing is a full, true and correct copy of the resolution adopted by the Board of the _____

at a meeting of said Board duly held on the _____ day of _____, 20__ and that the signatures appearing on the

first page of this agreement are the signatures of the persons duly authorized to withdraw funds of said organization from said bank in accordance with the resolution until such authority is revoked by giving written notice thereof to said bank signed by the officers of said organization thereunto duly authorized by its Governing Body.

WITNESS my hand and seal of the organization.

(SEAL) _____

I/we hereby certify the foregoing to be correct: **(FOR LODGE, ASSOCIATION)**

1. _____ 2. _____
Retiring Officer (Title) Retiring Officer (Title)

TAX INFORMATION INSTRUCTIONS

PLEASE FOLLOW CAREFULLY

GENERALLY

We must now withhold the percentage allowed under the Internal Revenue Code of the taxable interest paid on this account if:

- 1) you fail to furnish your taxpayer identification number (TIN) to us, or
- 2) the Internal Revenue Service notifies us that you furnished an incorrect taxpayer identification number, or
- 3) you are notified that you are subject to backup withholding because you have failed to report all interest and dividend payments, or
- 4) you fail to certify that you are not subject to backup withholding because of a failure to report all interest and dividend payments, or you fail to certify your taxpayer identification number.

TAXPAYER IDENTIFICATION NUMBER

There are two types of taxpayer identification numbers:
(a) **SOCIAL SECURITY NUMBERS** - These are nine digit numbers taking the form of *000-00-0000*. Social Security Numbers identify and should be used by individual persons and estates of decedents.

(b) **EMPLOYER IDENTIFICATION NUMBERS** - These are also nine digit numbers' taking the form of *00- 0000000*. These numbers identify and should be used by corporations, partnerships, non-profit associations, certain trusts, and similar non- individual persons.

Generally speaking, interest or dividends earned on an account should be reported to the IRS under the name and taxpayer identification number of the person who owns the principal in the account. This person should report *this* interest on his income tax return. Section 6109 of the Internal Revenue Code requires you to *provide* your taxpayer identification number to us whether or not you file a tax return. These numbers are used to identify the interest and dividends paid to you.

BACKUP WITHHOLDING

To prevent backup withholding on the interest and dividend payments you receive, you must certify that the taxpayer identification number you provide is correct and that you are not subject to backup withholding because of a failure to report your interest and dividend payments. In order to make these certifications, check the "TAXPAYER I.D. NUMBER" and "BACKUP WITHHOLDING" boxes on page 1 of this form and sign the certifications.

If you are subject to backup withholding, you should still provide and certify your taxpayer *identification* number.

EXEMPT RECIPIENTS

Certain types of accounts are exempted from backup withholding and certain payments of interest are not subject to backup withholding. Review the descriptions of exempt payees set out below and check the "EXEMPT RECIPIENTS" box on page 1 if applicable, then sign the certification.

NUMBER APPLIED FOR

If you have applied for (or intend to apply for) a number, write "Applied For" in the space for the TIN on page 1. When you receive your number, contact us to complete a new certification. If you do not provide us with your TIN within 30 days we are required to close the account.

If you do not have a taxpayer identification number or you do not know your number, contact the local office of the Social Security Administration or the Internal Revenue Service.

NOTICE TO NONRESIDENT ALIENS

In order to prevent the reporting of your interest payments, you should provide your name, address, taxpayer identification number (if any) and certify under penalties of perjury your nonresident alien status. To do this, you must provide a certification on a separate document. Failure to provide this certification may result in backup withholding.

PENALTIES

In addition to the withholding, you may be subject to the following penalties:

- 5) If you fail to give us your correct taxpayer identification number, the IRS may impose a penalty of \$50 for each failure (unless your failure is due to reasonable cause and not willful neglect).
- 6) If you make a false statement which results in an avoidance of withholding or you make a false certification, you may be subject to civil penalties of up to \$500 and criminal penalties including fines and/or imprisonment.
- 7) If you fail to report all of your reportable interest and dividend payments, the IRS may impose a penalty of at least 5% of the underpayment of tax.

Payees Exempt from Backup Withholding

We are **not required** to backup withhold if the payee is:

- An organization exempt from tax under section 501 (a) or an individual retirement plan.
- The United States or any of its agencies or instrumentalities.
- A state, the District of Columbia, a possession of the United States, or any of their political subdivisions, or instrumentalities.
- A foreign *government* or any of its political subdivisions, agencies, or instrumentalities.
- An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

- A corporation.
- A foreign central bank of issue,
- A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.
- A futures commission merchant registered with the Commodity Futures Trading Commission.
- A real estate investment trust,
- An entity registered at all times during the tax year under the Investment Company Act of 1940.
- A common trust fund operated by a bank under section 584(a).
- A financial institution.
- A middleman known in the investment community as a nominee or custodian.
- A trust exempt from tax under section 664 or described in section 4947.

Payments of **interest** not generally subject to backup withholding include the following:

- Payments of interest on obligations issued by individuals, **Note:** You may be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided Your correct taxpayer identification number to the payer.
- Payments of tax-exempt interest (including exempt interest dividends under section 852).
- Payments described in section 6049(b)(5) to non- resident aliens,
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.
- Payments of mortgage or student loan interest.

Exempt payees described above should complete this form to avoid possible erroneous backup withholding. Certain payments exempt from backup withholding are nevertheless subject to information reporting. If you file this form with the payer, furnish your taxpayer identification number and certify the correctness of that number and certify that you are an exempt recipient.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details, see the regulations under sections 6041, 6041A, 6045, 6050A, and 6050N.

(FOR CUSTOMER)