

Function: **I - Job Aids**

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Task: **02 - Multi-Purpose Signature Card Process**

Reviewed By:

Date:

Approved By:

Date:

Step #	Step Description	Result/Options
	<p>The Multi-Purpose Signature Card is a critical document that must be completed correctly. In FAST ACCOUNT SALES, the data entry dialog box for the MULTI-PURPOSE SIGNATURE CARD is designed to make completion of the form more accurate. It is arranged in top to bottom and left to right order (same as reading a page), and the data is entered in the same order. Keep a PRINTED COPY of the MULTI-PURPOSE SIGNATURE CARD form handy for reference.</p> <p><i>NOTE: Any changes made to pre-filled CRF information will require the completion of a CRF CHANGE REQUEST FORM (located on the LSBConnection website). The form must then be e-mailed (or) interoffice mailed to the CRF Department.</i></p>	<p><i>NOTE: FAST = Fiserv Account Service and Teller.</i></p> <p><i>NOTE: In some cases information will pre-fill even though the procedure calls for data to be entered.</i></p>
1	<p>In the MULTI-PURPOSE SIGNATURE CARD dialog box, enter the following information in the appropriate fields:</p>	<p>ACCT ACCOUNT NUMBER pre-fills.</p>

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2	Enter "X" in the box next to the following as appropriate: <ul style="list-style-type: none"> • New Account (for a new account) • Existing Account (for an existing account) • Checking (for a checking account) • Savings (for a savings account) • Money Market (for a money market account) • Certificate of Deposit (for a CD account) • Individual (for individual account ownership) • Personal Agency (for personal agency account ownership) • NOW (for a NOW account) • Joint With Survivorship (for Joint with Survivorship account ownership) • Joint No Survivorship (for Joint without Survivorship account ownership) • Permanent Acct Agreement (for permanent account agreement) • Temporary Acct Agreement (for temporary account agreement) • Trust Separate Agreement (for Trust Separate Agreement account ownership) 	
3	Enter "(the trust date)" in the DATE input field.	
4	Enter "X" in the box next to the following as appropriate: <ul style="list-style-type: none"> • Beneficiary (Enter if a beneficiary is named below). • Joint With Right of Survivorship (checked when Joint with Right of Survivorship agreement signature(s) are required on 	ACCOUNT TITLE LINE 1 pre-fills with the primary customer's name. ACCOUNT TITLE LINE 2 pre-fills with the secondary customer's name if applicable.

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	<p>the printed form).</p> <ul style="list-style-type: none"> • Tax Payer ID Number (for Tax Payer ID Number check off in backup withholding certification). • Backup Withholding (for Backup Withholding check off in backup withholding certification). • POD Account (checked when Payable On Death agreement signature(s) are required on the printed form). • Exempt Recipients (for Exempt Recipients check off in backup withholding certification). • Personal Agency (checked when Bank Personal Agency agreement signature(s) are required on the printed form). • Facsimile Signatures Allowed - Yes (to allow faxed signatures). • Facsimile Signatures Allowed - No (to deny faxed signatures). • Agree to Personal Agency Continuance (checked when agreement to personal agency continuance signature(s) are required on the printed form). • Sole Proprietorship (for sole proprietorship account ownership). • Partnership (for partnership account ownership). • Corporation (for corporation account ownership). • For Profit (for a for profit account ownership). • Not For Profit (for not for profit account ownership). • Deposit Account Disclosure (for receipt of this disclosure). • Funds Availability Disclosure (for receipt of this disclosure). • Organization (for organization account ownership). • Electronic Funds Transfer Disclosure (for receipt of this disclosure). • Truth in Savings Disclosure (for receipt of this disclosure). 	<p><i>NOTE: In some cases this line will fill with a business name.</i></p>

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	<ul style="list-style-type: none"> Privacy (for receipt of this disclosure). 	
5	Enter "(line 3 of the Account Title)" in the ACCOUNT TITLE LINE 3 input field if applicable.	ACCOUNT TITLE LINE 4 pre-fills with the first line of the customer's address. ACCOUNT TITLE LINE 5 pre-fills with the second line of the customer's address.
6	Enter "(line 6 of the Account Title)" in the ACCOUNT TITLE LINE 6 input field if applicable.	
7	Enter "(the name of Beneficiary 1)" in the BENEFICIARY input field.	
8	Enter "(Beneficiary 1's Tax ID Number)" in the BENEFICIARY 1, TAX ID input field.	
9	Enter "(the name of the Beneficiary 2)" in the BENEFICIARY 2 input field if applicable.	
10	Enter "(Beneficiary 2's Tax ID Number)" in the BENEFICIARY ADD 2, TAX ID input field.	
11	Enter "(the Tax # to be reported to the IRS)" in the TAX # REPORTED TO IRS input field.	
12	Enter "(the number of signatures required for any withdrawals from the account)" in the NO. SIGNATURES FOR WITHDRAWAL input field.	
13	Enter "(the type of business that is opening the account)" in the TYPE OF BUSINESS input field.	
14	Enter "(the County and State of the business's origin)" in the COUNTY AND STATE OF ORG input field.	

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15	Enter “(the date of the authorization)” in the AUTHORIZATION DATED input field.	ACCT OPENED DATE pre-fills with the current date.
16	Enter “(the CSR name)” in the CSR NAME input field.	
17	Enter “(the amount of funds used to open the account in whole dollars)” in the ACCT OPENING AMOUNT input field.	
18	Enter an “X” in the box next to one of the following: <ul style="list-style-type: none"> • Cash (if account was opened with cash) • Check (if account was opened with check) 	
19	Enter “(the home phone number for Customer 1)” in the CUST 1 HOME PHONE input field.	
20	Enter “(the Tax ID Number for Customer 1)” in the CUST 1 TAX ID NUMBER input field.	
21	Enter “(the birth date for Customer 1)” in the CUST 1 BIRTH DATE input field.	
22	Enter “(the work phone number for Customer 1)” in the CUST 1 DAYTIME PHONE input field.	
23	Enter “(the two letter state and driver’s license number for Customer 1)” in the CUST 1 DRIVERS LICENSE STATE / NUMBER input field.	
24	Enter “(the e-mail address for Customer 1)” in the CUST 1 EMAIL ADDRESS input field.	
25	Enter “(the current employer of Customer 1)” in the CUST 1 EMPLOYER input field.	

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26	Enter "(the maiden name of Customer 1's mother)" in the CUST 1 MOTHERS MAIDEN NAME input field.	
27	Enter "(the Tax ID Number for Customer 2)" in the CUST 2 TAX ID NUMBER input field.	
28	Enter "(the birth date for Customer 2)" in the CUST 2 BIRTH DATE input field.	
29	Enter "(the Tax ID Number for Customer 3)" in the CUST 3 TAX ID NUMBER input field.	
30	Enter "(The birth date for Customer 3)" in the CUST 3 BIRTH DATE input field.	
31	Enter "(the name of Customer 1's closest living relative) in the NEAREST RELATIVE input field.	
32	Enter "(the phone number for the closest living relative named above) in the NEAREST RELATIVE PHONE # input field.	
33	Verify that all entered and pre-filled information is complete and correct.	
34	Click PRINT.	The MULTI-PURPOSE SIGNATURE CARD form prints. The application returns to the ACCOUNT SETUP screen.

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35	<p>For an INDIVIDUAL account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • INDIVIDUAL is checked in the OWNERSHIP OF ACCOUNT - PERSONAL section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for INDIVIDUAL accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>
36	<p>For a PERSONAL AGENCY account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • PERSONAL AGENCY is checked in the OWNERSHIP OF 	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH</p>

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	<p>ACCOUNT- PERSONAL section.</p> <ul style="list-style-type: none"> • An "X" appears in the block next to BANK PERSONAL AGENCY ACCOUNT. • Type "(the Agent's name and address)" on the AGENT'S NAME AND ADDRESS line, and write a check mark on the SIGNATURE line below the paragraph regarding Personal Agency accounts. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for PERSONAL AGENCY accounts.</i></p>	<p>ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

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37	<p>For a TRUST- SEPARATE AGREEMENT account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • TRUST- SEPARATE AGREEMENT is checked in the OWNERSHIP OF ACCOUNT- PERSONAL section. <p><i>NOTE: Customer must provide a legal TRUST AGREEMENT.</i> <i>NOTE: The account must be titled to match the TRUST AGREEMENT.</i></p> <ul style="list-style-type: none"> • Write a check next to the left SIGNATURE blank on the SIGNATURE line, where the customer will sign the card. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for TRUST- SEPARATE AGREEMENT accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

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38	<p>For a JOINT WITH SURVIVORSHIP account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • JOINT WITH SURVIVORSHIP is checked in the OWNERSHIP OF ACCOUNT- PERSONAL section. • An X appears in the box next to BANK JOINT ACCOUNT WITH RIGHT OF SURVIVORSHIP below the OWNERSHIP OF ACCOUNT – PERSONAL section. • Write a check next to the left SIGNATURE blank on the SIGNATURE line, where the customer will sign the card. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer’s Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child’s TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian’s TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for JOINT WITH SURVIVORSHIP accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have “POWER OF ATTORNEY” typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

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39	<p>For a JOINT <u>NO</u> SURVIVORSHIP account, on the Multi-purpose Signature Card form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • JOINT NO SURVIVORSHIP is checked in the OWNERSHIP OF ACCOUNT - PERSONAL section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for JOINT NO SURVIVORSHIP accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

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40	<p>For a SOLE-PROPRIETORSHIP account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • SOLE-PROPRIETORSHIP is checked in the OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for SOLE-PROPRIETORSHIP accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
41	<p>For a PARTNERSHIP account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • PARTNERSHIP is checked in the OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for PARTNERSHIP accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
42	<p>For an ORGANIZATION account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • ORGANIZATION is checked in the OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for ORGANIZATION accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
43	<p>For a CORPORATION (FOR PROFIT) account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • CORPORATION (and) FOR PROFIT are checked in the OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for CORPORATION (FOR PROFIT) accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
44	<p>For a CORPORATION (NOT FOR PROFIT) account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • CORPORATION (and) NOT FOR PROFIT are checked in the OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for CORPORATION (NOT FOR PROFIT) accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
45	<p>For a LLC (LIMITED LOSS CORPORATION) account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • LLC appears in the OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer's Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child's TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian's TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for LLC (LIMITED LOSS CORPORATION) accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have "POWER OF ATTORNEY" typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
46	<p>For a PLC CORPORATION account, on the MULTI-PURPOSE SIGNATURE CARD form, ensure that the following conditions are met:</p> <ul style="list-style-type: none"> • PLC appears in the OWNERSHIP OF ACCOUNT- BUSINESS PURPOSE section. • The ACCOUNT TYPE(s) are checked in the TYPE OF ACCOUNT section. Write Xs in all checkboxes that apply. • The ACCOUNT AGREEMENT type is checked. Write an X in the block next to the appropriate option. • The TAXPAYER ID NUMBER and BACKUP WITHHOLDING blocks are checked and the customer’s Taxpayer ID appears on the TIN line of the BACKUP WITHHOLDING CERTIFICATIONS section. <p><i>NOTE: The TIN entered on this line must match the TIN entered on the SIGNATURE line for the primary account holder unless the account is a CUSTODIAL SAVINGS account. In the case of a CUSTODIAL SAVINGS account, the child’s TIN is entered on the TIN line and on SIGNATURE line 2, with the parent (or) guardian’s TIN on SIGNATURE line 1.</i></p> <ul style="list-style-type: none"> • Xs appear in the blocks next to all DISCLOSURE TYPES listed above the signatures section. • Write checks next to the signature and date on the SIGNATURE line where the customer will sign the card. • Have the customer sign and date the form next to all SIGNATURE and DATE checks written on the form. • Proceed to Step 47. <p><i>NOTE: Refer to the LSB CUSTOMER SERVICE OPERATIONS MANUAL for information regarding rules and regulations for PLC CORPORATION accounts.</i></p>	<p>IF: A BENEFICIARY was specified, verify that an X appears in the box next to PAYABLE ON DEATH DESIGNATION and the name(s) and Tax ID number(s) of up to two beneficiaries appear below. Then verify that an X appears in the block next to BANK PAYABLE ON DEATH ACCOUNT. Then write a check next to the left hand signature blank on the signature line, where the customer will sign the card.</p> <p>IF: Opening an account with the PLUS PACKAGE, the disclosure pamphlets should be placed inside the PLUS PACKAGE ENVELOPE and given to the customer.</p> <p>IF: The account is opened for a BUSINESS, CLUB, or other ORGANIZATION, the names of the signers on the account must be typed above any and all signatures present in SIGNATURE blocks 1 through 4.</p> <p>IF: There are more than four (4) signers on the account, print a second copy of the signature card form and indicate on the forms PAGE 1 of 2 and PAGE 2 of 2 as necessary. All requirements apply to all pages of the form.</p> <p>IF: The account is to have a POWER OF ATTORNEY, the customer must provide the registered documentation of the Power of Attorney. This document will come from a Court (or) the Registrar of Deeds. On the MULTI-PURPOSE SIGNATE CARD, the second SIGNATURE line must have “POWER OF ATTORNEY” typed in above the second SIGNATURE line where the Power of Attorney must sign the MULTI-PURPOSE SIGNATURE CARD form. A copy of the registered Power of Attorney document and a copy of the signature card are then sent to Account Services in the green courier bag.</p> <p>IF: The POWER OF ATTORNEY is for an existing account, a new MULTI-PURPOSE SIGNATURE CARD form must be created with the same additions as above. The new card is then sent to Account Services along with the registered Power of Attorney document.</p>

Step #	Step Description	Result/Options
47	Verify, and have the customer verify, that all information on the form is correct and complete. <i>NOTE: The signatures must appear in the appropriate locations. Signature Cards with signatures out of place must be re-generated - they cannot be corrected.</i>	
48	Proceed with the Account Opening process.	
49		Procedure Complete.