

CB&T New Consumer Account Profile

Important Information about Opening A New Account

To help fight terrorism funding 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.

Type of Account Deposit Safe Deposit Box Other _____

First Name _____ Middle _____ Last Name _____

Street Address* _____

*(Please note: PO Box holders must furnish physical address as well as mailing address)

Mailing Address* _____

City _____ State _____ Zip Code: _____

Social Security # _____ - _____ - _____ Employer _____

Home Phone # _____ Work Phone # _____ Mobile # _____

Date of Birth _____ E-Mail _____

Driver's License Number _____ Issuing State _____

(Or other approved photo ID#)

Issue Date _____ Exp. Date _____

Other Identifying Documentation (attach copies) _____

Account Number _____ Established Customer: YES _____ (If yes, date: _____) NO _____

Resolutions to CIP discrepancies _____

1. Will you deposit/withdraw cash monthly? YES _____ NO _____

If yes, amount: [] \$0-\$100 [] \$101-\$500 [] \$501-\$1000 [] \$1001 & above

2. Are you self-employed? YES _____ NO _____

[] Used Auto Sales; [] Check cashing facilities; [] Recreational Vehicle Sales; [] Taxi/Limousine Service; [] Internet Services;
[] Pawn Brokers; [] Privately owned ATM's; [] Cash Transmitter; or

If none apply, nature of Business _____

3. If not self-employed, what is the nature of your employment? _____
4. Do you send or receive wires? YES _____ NO _____
If yes, frequency (i.e., daily, weekly, monthly) _____
5. Do you send or receive International Wires? YES _____ NO _____
If yes, frequency (i.e., daily, weekly, monthly) _____
6. Are you a US Citizen? YES _____ NO _____
7. Do you purchase money orders or bank official checks? YES _____ NO _____
If yes, frequency (i.e., daily, weekly, monthly) _____
8. Do you receive Automated Clearing House (ACH) debits or credits? YES _____ NO _____
If yes, frequency (i.e., daily, weekly, monthly) _____
9. Do you receive international Automated Clearing House (ACH) debits or credits? YES _____ NO _____
If yes, frequency (i.e., daily, weekly, monthly) _____
10. Do you maintain deposit accounts at other financial institutions? YES _____ NO _____
If yes, name of the financial institution(s) _____

The information I have provided on the CB&T New Consumer Account Profile is correct to the best of my knowledge. I authorize Citizens Bank & Trust Company to obtain and use any and all credit information in arriving at a decision on opening an account with Citizens Bank & Trust Company.

Signature of applicant Date _____

Employee Signature Date _____

Code Word Authorization

A code word is non-public information that you give us to help identify you if you call requesting information about your account.

Code Word (no more than 14 characters): _____

This Code Word will be used for account no(s). _____

X _____ Date _____

(Signature of Account Holder)

COMPLETED FORM SHOULD BE ATTACHED TO THE SIGNATURE CARD AND A COPY SENT TO BSA OFFICER, KAY MCDANIEL.