



Member FDIC | Equal Housing Lender

## Personal Checking/Savings Account Application

First Name:

Last Name:

Submitted on:

**Privacy Policy:**

Our [privacy policy](#) protects the privacy of your personally-identifying information that you provide us online.

**Account Holders** must reside in the State of Indiana and have deposit accounts currently established with Crossroads Bank. Crossroads Bank does not accept brokered deposits and reserve the right to decline your deposit account application.

**Important Information about Procedures for Opening a New Account**

Identification Procedures Requirements: 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 may also ask to see your driver's license or other identifying documents.

**Security Notice:**

You should **ONLY** fill out this Application on-line if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now.

**Instructions:**

1. Complete Application and click "Submit Application" or fax it to 260-563-4841 Attn: New Accounts.
2. To safeguard your privacy, QUIT your browser and restart it again after using this form. This form is NOT saved in your computer's memory when you quit your browser.
3. We will contact you with the location of our closest office for you to sign a signature card. You may also be requested to provide photocopies of your Social Security card and Driver's License, or other documentation.

### Primary Account Holder Information

First Name

Middle Initial

Last Name

Date of Birth

Social Security No.

Your E-mail Address

Driver's License No.

Driver's License State

Home Phone

Work Phone

Mobile Phone

Address Information	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
Subject to backup withholding	<input type="radio"/> Yes <input type="radio"/> No		
Joint Account Holder (with right of survivorship)			
First Name		Middle Initial	Last Name
Date of Birth		Social Security No.	Your E-mail Address
Driver's License No.		Driver's License State	
Home Phone		Work Phone	Mobile Phone
Address Information	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
Subject to backup withholding	<input type="radio"/> Yes <input type="radio"/> No		
Account Titling Information			
(required)	<input type="radio"/> Individual <input type="radio"/> Joint  <input type="radio"/> In Trust For <input type="radio"/> Custodial		
In Trust For (required)	Name		Social Security No.
Custodial (required)	Name		Social Security No.

I/We would like to apply for the following account(s):		
Checking Accounts	<div><input type="checkbox"/> Preferred Rate Checking</div> <div><input type="checkbox"/> 50 Advantage Checking</div> <div><input type="checkbox"/> Easy Interest Checking</div> <div><input type="checkbox"/> Easy Checking</div>	
Savings Accounts	<div><input type="checkbox"/> Statement Savings</div> <div><input type="checkbox"/> Minor Savings</div> <div><input type="checkbox"/> Christmas Club Account</div> <div><input type="checkbox"/> Health Savings Account</div>	
Money Market Accounts	<div><input type="checkbox"/> Money Market Account</div>	
Debit Card/ATM Card	<div><input type="checkbox"/> Debit Card</div> <div><input type="checkbox"/> ATM Card</div>	
Contact Method		
What is the best option to contact you? (required)	Phone Number	Email Address
	<div></div>	<div></div>
<p><b>The Internal Revenue Service</b> does not require your consent to any provision of this document other than certification required to avoid backup withholding. See Taxpayer Identification Number Certification below.</p> <p><b>Taxpayer Identification Number Certification:</b> Under the penalties of perjury, I certify that</p> <p>(1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and</p> <p>(2) I am not subject to backup withholding because</p> <p>(a) I am exempt from backup withholding, or</p> <p>(b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, or</p> <p>(c) the IRS has notified me that I am no longer subject to backup withholding as a result of failure to report all interest or dividends, or</p> <p>(d) the IRS has notified me that I am no longer subject to backup withholding, and</p> <p>(3) I am a U.S. person (including U.S. resident alien).</p> <p>Certification Instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of under-reporting interest or dividends on your tax return unless you have received another notification form from the IRS that you are no longer subject to backup withholding.</p> <p>I understand that if I do not provide a taxpayer identification number to <b>Crossroads Bank</b> within sixty (60) days, then <b>Crossroads Bank</b> is required to withhold twenty percent (20%) of all reportable payments thereafter made to me until I provide a number.</p> <p><b>By submitting this application,</b> I (each person jointly and severally) apply for the account(s) and Check/ATM card(s) listed above and a personal identification number. As an account owner, I am subject to all of its bylaws and rules as amended from time to time. I certify that all information given is correct. I understand and agree that for all accounts for / or, any one of us opens in the future is governed by this application, and all persons listed here will be owners, except as provided as follows: If I wish an account to have (as applicable) fewer, additional, or different owner(s), a completed, signed application for the specific account must be submitted to and accepted by <b>Crossroads Bank</b>.</p> <p>I agree to the terms and conditions for any accounts or services that I have now or in the future, and as they change from time to time. I agree at any time you may request information from others about my credit or accounts and that you provide to others experience information about me or my accounts with <b>Crossroads Bank</b>.</p>		
(required)	<div><input type="checkbox"/> I/We AGREE with the above statement</div>	