

Member

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.

Please be aware that the First National Bank of Waterloo's regular service areas are in the following counties: in IL - Bond, Clinton, Effingham, Favette, Madison, Marion, Monroe, Randolph, Shelby, St. Clair and Washington counties and in MO - St. Louis and St. Charles counties and St. Louis City. If you are outside of our service area, we will contact you for further consideration as we decide whether we can provide you with account services at this time.

All new accounts are verified through Onboard Advisor before opening.

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 online if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now.

Time Restriction Notice:

Online account applications will remain valid for 10 calendar days from the day of submission. After 10 days, if our financial institution does not receive communication back from the applicant(s), the application will become null and void and a new application must be submitted.

Instructions:

1. Complete Application and click "Submit Application" or print and drop it off at any banking center.

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 guit your browser.

3. We will contact you with the location of our closest office for you to sign account documents. You may also be requested to provide your Social Security card and Driver's License, or other documentation.

First Name		Middle Initial	Last Name		
Address Information (required)	Address Line 1				
	Address Line 2				
	City	State	ZIP Code		

Preferred Location (required)					
If out of market area resident, why are you choosing FNBW?					
Date of Birth		Social Security No.			
Driver's License No.	Driver's License State	Driver's License Issue Date	Driver's License Expiration Date		
Home Phone	Home Phone Work Phone		Employer	Occupation	
Email Address					
First Name		Account Holder Information			
	•	Middle Initial	Last Name		
	Address Line 1				
Address Information	Address Line 2				
	City	State	ZIP Code		
Date of Birth		Social Security No.			
Driver's License No.	Driver's License State	Driver's License Issue Date	Driver's License Expiration Date		
Home Phone	Work Phone	Cell Phone	Employer	Occupation	
Email Address					
		count Titling Information	_		
	 Individual Joint 				
(required)	O In Trust For				
	Custodial				
	O Payable on Death				

In Trust For (required)	Name	Social Security No.						
Custodial (required)	Custodian	Full Name (Include Middle Initial)	Social Security No.	Date o Birth	f Address	Phone Number		
Payable on Death (required)	Beneficiary 1 Beneficiary 2 Beneficiary 3 Beneficiary 4	Full Name (Include	Middle Initial)	Address	Date of Birth	Phone Number		
	I/We wou	ld like to apply for the fo	ollowing account(s)	:				
Checking Accounts	Check Plus Connections E Free Classic 55							
Savings Accounts	FNB First Savings	5						
Money Market Accounts	FNB Premier Money Market							
FNB Debit Card	○ 1 ○ 2							

Terms

By submitting this application, I (each person jointly and severally) apply for the account(s) and Debit Card(s) listed above. 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 that any one of us opens in the future is governed by this application, and all persons listed here will be owners and/or authorized signers, 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 the **First National Bank of Waterloo.**

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 information about me or my accounts with First National Bank of Waterloo. I/We AGREE with the above statement.