

ACCOUNT INFORMATION
CHECKING ACCOUNT
Kasasa Saver with Cash Back



DEFINITIONS. “You”, “your”, and “account owner” refer to the Customer, whether or not there are one or more Customers named on the account, and the terms “we”, “us”, and “our” refer to the Bank, Altamaha Bank & Trust Company.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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.

ACKNOWLEDGEMENT. By electronically signing this document, you acknowledge that you have opened the type of account designated above. You also certify that all information provided to the Bank is true and accurate. All signers authorize this Bank to make inquiries from any consumer reporting agency, including a check protection service, in connection with this account.

Your signature acknowledges the receipt of the appropriate Account Agreement for the type of account designated above and that you agree to be bound by the Account Agreement. You acknowledge that you have received the following document(s):

- Funds Availability Policy Disclosure
- Electronic Fund Transfer Disclosure
- Truth in Savings Disclosure
- Fee Schedule
- Privacy Notice (if a copy was not previously provided to you)

One Signer Required for Withdrawals.

TAXPAYER IDENTIFICATION NUMBER (T.I.N.) CERTIFICATION

Under penalty of perjury, I certify that:

1. The number provided in order to open this account is my current taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined in the instructions for the IRS Form W-9), and
4. I am exempt from FATCA reporting.

Certification instructions. You must advise the Bank regarding item 2 above if you have been notified by the IRS that you are currently subject to a backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct T.I.N.