



Personal Certificates of Deposit OR Money Market Account

Primary Account Holder Information		Joint Account Holder Information	
First Name		First Name	
Middle Initial		Middle Initial	
Last Name		Last Name	
Social Security #		Social Security #	
Date of Birth		Date of Birth	
Driver's License # (or Passport)		Driver's License # (or Passport)	
State of Issuance		State of Issuance	
License/Passport Exp. Date		License/Passport Exp. Date	
Home Phone #		Home Phone #	
Work Phone #		Work Phone #	
Cell Phone #		Cell Phone #	
Email Address		Email Address	
Employer		Employer	
Occupation		Occupation	

Primary Street Address _____
(Cannot be P.O. Box)

City, State & Zip _____

Mailing Address _____
(If different than above)

City, State & Zip _____

Street Address _____
(Joint Account holder if different than primary address)

City, State & Zip _____

The USA Patriot Act

The USA Patriot Act has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity. Your cooperation is needed when you open a new account. You may be asked more questions to establish and confirm your identity. It may also be required for you to provide one or more of the following types of identification: driver's license, passport and country of issuance, U.S. taxpayer identification number, alien ID card, or any other government-issued document evidencing nationality or resident.

I certify under penalties of perjury the following statements are true.

- The Social Security Number(s) shown on above is my correct SSN.
- I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding.
- I am a U.S. person (including U.S. resident alien).

I agree that the deposit account applied for will be governed by Celtic Bank's Deposit Account Agreement and Disclosure, Funds Availability Disclosure, Electronic Funds Availability Disclosure and Rate & Fee Disclosure.

 Name of Primary Account Holder *(Printed)*

 Name of Joint Account Holder *(Printed)*

 Signature of Primary Account Holder

 Signature of Joint Account Holder

 Date

 Date