

To help the government fight the funding of terrorism and money laundering activities, financial institutions are required by Federal law to obtain, verify, and record information that identifies each person who opens an account. Identity verification also helps protect you and Peoples Bank from identity fraud. What this means for you – You will be asked to provide 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.

OWNER INFORMATION: (each owner must complete an application)

First Name _____ MI _____

Last Name _____

Physical Address _____

City _____ State _____ Zip _____

Mailing Address (if different from above) _____

City _____ State _____ Zip _____

Social Security # _____ Date of Birth _____

 US Citizen (please check one) Yes No

Home phone _____

Work Phone _____ Ext. _____

Cell Phone (or other) _____

Email Address _____

Driver’s License Number (or other approved photo ID) _____

Issuing State _____ Exp. Date _____

JOINT ACCOUNT: (if you do NOT want a Joint Account, please skip this section)

Applicant’s First Name _____ MI _____

Last Name _____

Note: Joint Applicant must also complete this same form and send it in.

ADDITIONAL INFORMATION:

How did you hear about us? (please check one)

 Internet Search Engine Billboard Newspaper Classified Ad

What will be your typical monthly deposit amount? _____

Types of deposits/withdrawals typically made? (check all that apply)

 Cash Checks Wire Transfers (domestic or foreign)

 Electronic Other, specify _____

 Do you anticipate sending or receiving wires? (check one) Yes No

If yes, to or from what locations? _____

Mother’s Maiden Name (for security purposes only) _____

Employers Name _____

NOTE: A copy of your unexpired government issued picture ID must accompany this application. If your current address does not appear on your ID, include a bill or a paycheck stub that shows your current address.

NOTE: Please include one of the following: Drivers License, Passport, Military ID, State ID

Name and phone number of nearest relative not living with you:

Name _____ Number _____

Please check the following if applicable:

 I would like to enroll in online banking

 I would like to sign up for direct deposit

The undersigned agrees to the terms stated on every page of this form and acknowledges receipt of a completed copy. The undersigned authorizes Peoples Bank to check credit and/or employment history should it be deemed necessary. The undersigned also acknowledges the receipt of a copy and agrees to the terms of the following disclosures: Deposit Account; Funds Availability; Truth in Savings; Electronic Fund Transfer; Privacy; Substitute Checks

X _____ Date _____

BANK USE:

Account Number: _____ Opened by: _____ Date _____ Account checked for input by: _____ Date _____

How to Deposit Funds

1 Direct Deposit to your new Peoples account. This is the quickest, cheapest and safest way to fund your account!

Here's how:

- **Employees:** You will need to contact your employer's Human Resources or Payroll Department and provide them with your new bank account number & routing number. Your employer usually has special forms that you need to fill out before they can begin your direct deposit.
- **Government benefit recipients: (Social Security, SSI, Other):** Please contact Social Security @ 1-800-772-1213 and provide them with your bank account number & routing number.
- **Child support:** You must contact the Office of the Attorney General or another acting agency and give them your bank account number & routing number. You may be required to fill out a special form before they can begin your direct deposit.
- **Tax returns:** Just provide your tax preparer with your bank account number and routing number.
- **Any other sources of income or deposits:** Provide the source of income with your bank account number and routing number.

**Benefits of Direct Deposit:

- You can reduce your check cashing fees
- No more waiting for a paper check to arrive in the mail
- Avoid rushing to a check cashier and waiting in line to cash your check
- Funds are deposited on your normal scheduled pay day.
- Funds are FDIC insured and protected by MasterCard Zero Liability

2 Deposits by money order: Visit any retail location advertising money orders or that can initiate a money order. Complete the portion(s) of the money order by making the payment to yourself (All money orders MUST be made payable to you), providing your address, bank account number, signature on the front and endorsement on the back "for deposit only". If you are using a money order for your first initial deposit; please complete the money order as mentioned above, but use your name in place of the account number. Be sure to tear off the indicated portion for your receipt. Then mail it in along with your deposit instructions to: Peoples Bank, PO BOX 1750, Paris Texas, 75461.

3 Deposits by cash or check: For cash deposits by mail please provide deposit instructions. For deposits made by check, please provide depositing instructions. Please be sure to endorse the back of the check - "For Deposit Only" - when sending through the mail. Deposits of checks are subject to our availability schedule (see "Your Ability to Withdraw Funds" in the account disclosure). Please mail all deposits to: Peoples Bank, PO Box 1750, Paris, Texas 75461.

4 Wire money into your account: If you currently have other bank accounts, just visit your bank, credit union, or financial institution to complete the wire transfer. The money will be deposited the same business day the wire is received. The financial institution initiating the wire transfer may charge you a fee.

How to Apply

1 Open, Print and Complete the Application.

2 Mail ALL together: The completed Application along with a legible copy of your unexpired Government issued ID (Driver's License, Passport, Military ID, State ID) and a minimum of \$30.00 for an account opening deposit. Mail to:

Peoples Bank, 35 South Plaza, Paris, Texas 75460 (overnight mail)

Peoples Bank, PO Box 1750, Paris, Texas 75461 (regular mail)

You WILL be approved as long as we have received:

- A completed application
- A minimum of at least \$30.00 for an account opening deposit
- A legible copy of an unexpired government issued ID with your current address
- All documentation submitted must comply with the US PATRIOT Act
- If your address does not match the one listed on your ID, please send in a copy of a recent utility bill or a paystub. We will need to see both your name and current address on the same document to verify your address. If we are unable to verify your current address you will not be approved.
- Please be sure to send in at least \$30.00 along with your application to deposit into and activate your account. Your account opening deposit must be received in the form of a money order, cash, or check. We can not accept credit cards to use for your account opening deposit. All deposits are subject to our funds availability schedule (see "Your Ability To Withdraw Funds" in the account disclosure).
- Please be sure to sign and date the application and include a legible copy of your photo ID.
- Your account will not be processed until Peoples Bank receives the application, required documentation, and an initial deposit of at least \$30.00. The approval process is subject to the US PATRIOT Act.

3 Peoples Bank will send you a confirmation e-mail letting you know when your application has been received and is approved to be opened.

4 You will receive all of your account information, including the checkbook, within 3-5 business days after your account is approved and opened. The MasterCard Debit Card and PIN mailer will arrive separately within 7-14 days after account opening. The account opening deposit you mailed in with your application will be deposited into your account.

Note: Please read disclosure before you view the application. If you would like to obtain a hard copy of the disclosure, please call Peoples Bank at 903-783-3800 or write to Peoples Bank, PO Box 1750, Paris, Texas 75461