



BUSINESS ACCOUNT APPLICATION
(Completed in the personal handwriting of applicant)

Date: _____

Ownership: Sole Prop Partnership Corporation Corporation Non-Profit
 LLC Association Trust Other _____

Federal Tax ID: _____

Business Name: _____

Business Address (NO P.O. Box): _____

City/State/Zip Code: _____

Mailing Address: _____

City/State/Zip Code: _____

Business Phone (_____) _____ - _____

Business Email Address: _____

Description of Business Operations: _____

Is the Business of Political Affiliation: Y or N

Is it the intent for this account to be used in conjunction with any internet gambling: Y or N

ATM Owner/Operator: Y or N

Primary Trade Area: _____

Does the Business have Multiple Locations: Y or N

If Yes, Please List: _____

Does the Business have International Locations: Y or N

If Yes, Please List: _____

International Transactions Expected: Y or N

If Yes, Please Describe: _____

Services offered to you that may be of interest:

- | | | |
|--|--|--|
| <input type="checkbox"/> Domestic Wire Transfers | <input type="checkbox"/> International Wire Transfers | <input type="checkbox"/> ACH (Auto Debit/Direct Deposit) |
| <input type="checkbox"/> Travelers Checks | <input type="checkbox"/> Money Orders/Cashier's Checks | <input type="checkbox"/> Foreign Currency |
| <input type="checkbox"/> ATM Card | <input type="checkbox"/> VISA Debit Card | <input type="checkbox"/> Telephone Banking |
| <input type="checkbox"/> Online/Internet Banking | <input type="checkbox"/> Bill Pay Service | <input type="checkbox"/> Merchant Services |

Regulation GG

In 2006, Congress passed the Unlawful Internet Gambling Enforcement Act, which prohibits anyone in the business of betting or wagering (as defined by the act) from knowingly accepting payments that result from unlawful Internet gambling. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act. Banks are required to comply with the Act beginning June 1, 2010.

Under Regulation GG, financial institutions and other businesses that play a role in certain payment systems are required to identify commercial customers that may be providing Internet gambling and have policies and procedures in place that are reasonably designed to identify and block proceeds from unlawful Internet gambling transactions, or prevent or prohibit the unlawful transactions. The Act generally defines "unlawful Internet gambling" as placing, receiving, or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the Internet where such a bet or wager is unlawful under any applicable federal or state law in the state or tribal lands in which the bet or wager is initiated, received,

or otherwise made. Such transactions are termed "restricted transactions." The regulation applies only to commercial accounts and not consumer accounts.

It is the policy of First Southern Bank to comply with the requirements of Regulation GG. As a customer of First Southern you should be aware of the following:

- As a commercial accountholder you will be asked at the time of account opening whether or not you participate in any Internet gambling. First Southern Bank will not knowingly open an account for a business that primarily engages in gambling via the Internet.
- Restricted transactions are prohibited from being processed through your account or banking relationship with us.
- In the event we gain actual knowledge that a commercial account has processed restricted transactions or engages in Internet gambling activity, we may elect to close the account.
- By maintaining a commercial account with First Southern Bank, you agree to notify us if your account is ever used for Internet gambling of any kind, even if you believe the activity to be legal.

We (First Southern Bank) reserve the right to make reference calls to check verification companies

By signing below, you (the applicant) give authority to the financial institution to request a report for rating & application purposes.

By signing below, I certify the above information to be true and factual. I understand that if any of the statements are false, the institution has the right to close this account, and that I will be responsible for all costs incurred.

Applicant Signature

NEW ACCOUNT OPENING FORM

REQUIRED DOCUMENTATION

Sole Proprietor:

- . Assumed Name Certificate
- . SSN or Federal Tax ID Number(EIN)

Partnership (Non-Incorporated):

- . Assumed Name Certificate
- . Federal Tax ID Number (EIN)

Limited Partnership (Incorporated):

- . Certificate of Formation (aka Certificate of LP)
- . Certificate of Filing
- . Federal Tax ID Number (EIN)

Corporation and Professional Corporation(PC):

- . Articles of Incorporation
- . Certificate of Filing (aka Certificate of Incorporation)
- . Federal Tax ID Number (EIN)

Limited Liability Company:

- . Articles of Organization
- . Certificate of Filing
- . Federal Tax ID Number (EIN)

Trust:

- . Trust Documents (Identifying the Name of Trust, Trustees, Successor Trustees, Grantor and the Signature Page)
- . Federal Tax ID Number (EIN)

Estate:

- . Letters of Testamentary
- . Death Certificate
- . Federal Tax ID Number (EIN)

Non-Profit Organization:

- . Minutes of Meeting/Letter of Authorization (Identifies Authorized Signers)
- . Federal Tax ID Number (EIN)

Other Account Information:

- . Physical and mailing address
- . Name(s) of Signer(s)
- . Date of Birth of signer(s)
- . Social Security of signer(s)
- . Drivers License Number of signer(s)
(if Drivers License is not current, other proof of ID is needed)

