

What to bring into our bank when Opening a Personal Account

Type of Account	Required Documents
Individual	Valid ID*
Joint	Valid ID*
Informal Trust (Totten Trust) Single or Joint	Valid ID* for account owner Name, address, Social Security information and Date of Birth of beneficiary
Formal Trust	Original Trust Agreement (copies will be made) Valid ID* for all Trustees Tax Identification Number (copy of IRS letter) and/or Social Security verification
Memorial/Benefit account	Valid ID* for Authorized Signers Tax Identification Number (copy of IRS letter)
Estate	Certificate of Court Appointment Valid ID* of Personal Representative(s) Death Certificate
UTMA (custodial account for a minor child)	Valid ID* for custodian (parent) Name, address, Social Security information and Date of Birth of minor child
Court appointed Representative: Guardian/ Conservator	Documents from the court granting fiduciary authority Valid ID*

*** ACCEPTABLE FORMS OF IDENTIFICATION for US Citizens**
(for Resident Alien ID requirements, please call us).

At least one (1) of the following primary identification documents for identity verification purposes:

- Unexpired government-issued driver's license evidencing residence and containing a photo;
- Unexpired government-issued identification card evidencing residence and containing a photo (state ID card, military ID card);
- Unexpired government-issued passport evidencing nationality and residence and containing a photo.
- Unexpired Public Assistance ID Card

If unable to produce a primary ID, at least two of the following secondary identification documents must then be obtained, except in the case of a minor where only one of the following documents must be obtained:

- Documents, which confirm the information, provided by the customer (such as a utility or property tax bill with current address, school or college ID with photo & signature, senior citizen card, local membership card or other special group identification card that confirms customer information.)
- Birth certificate or other evidence of date of birth;
- Social Security card or other evidence of taxpayer ID number.
- Temporary Driver's License or Learner's Permit
- Marriage License
- Automobile Registration
- Credit Card
- Original Selective Service Card