



BANK OF AMERICA, N.A. (THE "BANK")

Personal Signature Card with Substitute Form W-9

Account Number: [Redacted]

Bank Number: [Redacted]

Account Type: DDA SAV CD

Account Title: [Redacted]

OWNERSHIP TYPES:

Individual Owner

TX, VA, & NC: IF JOINT OWNERS, THE JOINT OWNER SURVIVORSHIP MUST BE SELECTED ON PAGE 2. ALL OTHER STATES: IF JOINT OWNERS, SELECT FROM THE APPROPRIATE SURVIVORSHIP BELOW.

Joint with Right of Survivorship

Tenants by Entireties (Form of Joint with Right of Survivorship for spousal co-owners only. Note: Defaults to Joint with Right of Survivorship if state law does not recognize Tenants by Entireties for bank accounts.)

Check if designating beneficiaries: Payable on Death (POD) / In Trust For (ITF) / Totten Trust (Refer to Beneficiary Addendum for details)

By signing below, I/we acknowledge and agree that this account is and will be governed by the terms and conditions set forth in the account opening documents, including the Deposit Agreement and Disclosures and the Personal Schedule of Fees. I/we acknowledge the receipt of these documents. I/we understand and agree that the Bank may change these documents at any time by adding new terms, or deleting or amending existing terms. The Deposit Agreement includes a provision for jury trial waiver or reference to a judicial referee. A joint account with right of survivorship is the property of each co-owner and payable to either co-owner or to the surviving co-owner(s) if a co-owner dies.

By checking the box marked "ATM/Debit Card Requested?" I/we hereby request an Automatic Teller Machine Card and/or a Debit Card. By signing below, I/we consent to the issuance of an ATM card and/or Debit Card to the other account holders indicated below. By signing below, I/we acknowledge and agree that the signature(s) will serve as verification for any transaction in connection with this account, and as the certification (set forth below) of the taxpayer identification number (TIN).

Substitute Form W-9

Certification - Under penalties of perjury, I certify that: (1) The number shown on this form is the correct 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 US citizen or other US person (Defined in the W-9 instructions).

Certification Instructions

You must cross out item 2 above if you have been notified by the IRS that you are currently subject to 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 TIN. (Please refer to the IRS instructions for Form W-9).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Nonresident Alien Status (if applicable) If you and all of the joint owners of this account are foreign persons, check here and complete and sign the applicable forms W-8.

Tax ID Number	Rpt. Interest On Yes/No	Printed Name	Signature	Date	ATM/Debit Card Request? Check if Yes (Dep. Accts. Only)
[Redacted]	<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	11/14/12	<input checked="" type="checkbox"/>
2.	<input type="checkbox"/>				
3.	<input type="checkbox"/>				
4.	<input type="checkbox"/>				
5.					



TEXAS, VIRGINIA & NORTH CAROLINA ONLY:

JOINT OWNERSHIP TYPE SELECTION: (VATS PROBATE CODE§ 439, VACA §6.2-618, NCGS §53-146.1)

During the lifetime of the co-owners of the account, the Bank may pay the money in the account to, or on the order of, any person named on the account,

Joint Accounts can be with or without survivorship.

With survivorship means upon the death of one joint owner, the money remaining in the account will belong to the surviving joint owner(s), and will not be inherited by the heirs of the deceased joint owner or controlled by the deceased owner's will.

Without survivorship means if one of the owners dies, the deceased owner's ownership interest in the account passes as part of the owner's estate under the owner's will or by intestacy if there is no will.

Joint Account Survivorship Selection (Select One of the following options; all owners must sign and date):

- Joint Account - With Survivorship/Tenants by Entireties (with Survivorship for Spouses) OR
Joint Account - Without Survivorship

Signer Information

Customer 1 Account Owner's Signature Date
Customer 2 Account Owner's Signature Date
Customer 3 Account Owner's Signature Date
Customer 4 Account Owner's Signature Date
Customer 5 Account Owner's Signature Date

Customer 1 Name US Driver License W/Photo

Review Information Approved Existing

Customer 2 Name

Review Information

Customer 3 Name

Review Information

Customer 4 Name

Review Information

Customer 5 Name

Review Information

Bank Information

Date 11/14/2012
Banking Center Name ALLERTON AVENUE
Associate's Name Ali-Sharif Robinton
Associate's Phone Number

