

# CHOOSE THE CHECKING ACCOUNT RIGHT FOR YOU

Our approach has been working for the people of northern New Mexico for more than 40 years. Los Alamos National Bank is about making your life easier. That's why we offer a variety of accounts to fit your lifestyle. Review the following benefits for each to see which one is right for you.

## Checking Account Comparisons

	No Minimum Balance	Free Checks	Free Online Banking	Free Bill Pay	Free eStatements	Free Online Wire Transfers	VISA Debit Card	Tiered Interest
Direct	●	<b>First box</b>	●	●	●	●	●	●
Access	●	<b>First box</b>	●	●	●	●	●	●
Senior	●	<b>Unlimited</b>	●	●	●	●	●	●
Campus	●	<b>Unlimited</b>	●	●	●	●	●	

### Direct Account

The Direct Account gives you the function you need and the added value you want. Benefits include a tiered interest-bearing checking account, free online transactions, free checks and a VISA Debit Card. You qualify for a Direct Account when you have your paycheck or other payment deposited directly into your account at LANB. Your direct deposit could be from your employer, Social Security or another retirement benefit fund or a variety of other sources.

### Access Account

For those who value convenience above all, we offer the Access Account. It combines a tiered interest-bearing checking account with the ease of Access Banking, our online banking service. You enjoy free checking and free unlimited online transactions. Pay bills, transfer funds, or check balances all from the convenience of your home computer. For added simplicity, sign up for eStatements and get all your statements sent to you electronically.

**Senior Account**

Designed specifically for customers age 50 and older, the Senior Account gives mature depositors the special recognition and rewards they deserve. Benefits include free checks, no monthly fees and an additional 25% on Certificate of Deposits. The Senior Account can also be customized to fit your needs, allowing you to add features that are important to you.

**Campus Account**

Are you a student? Is your son or daughter going to school? Let our Campus Account help you maintain close financial touch. Parents and students each maintain their own separate, feature-packed checking accounts. However, the accounts allow students and parents to transfer funds easily, without delays or costly wire transfers. Free checks and ATMs make the Campus Account a great fit for those just starting out.

# PERSONAL ACCOUNT APPLICATION

## PRIMARY ACCOUNT HOLDER: (\*Required Information)

\*Name (print please): \_\_\_\_\_

\*Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ \*Date of Birth: \_\_\_\_\_

\*Driver's License Number: \_\_\_\_\_ \*State: \_\_\_\_\_ \*Expiration Date: \_\_\_\_\_

\*Physical Address: \_\_\_\_\_

\_\_\_\_\_

Mailing Address: \_\_\_\_\_

(If different)

\_\_\_\_\_

\*Home Phone Number: (     ) \_\_\_\_\_ Work Number: (     ) \_\_\_\_\_

Name of Employer: \_\_\_\_\_

\*Which States have you lived in during the last five years?: \_\_\_\_\_

**Would you like to access this account on our free internet banking?**  Yes  No

**If yes, would you like eStatements instead of mailed paper statements?**  Yes  No

## SECONDARY ACCOUNT HOLDER: (\*Required Information)

\*Name (print please): \_\_\_\_\_

\*Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ \*Date of Birth: \_\_\_\_\_

\*Driver's License Number: \_\_\_\_\_ \*State: \_\_\_\_\_ \*Expiration Date: \_\_\_\_\_

\*Physical Address: \_\_\_\_\_

\_\_\_\_\_

Mailing Address: \_\_\_\_\_

(If different)

\_\_\_\_\_

\*Home Phone Number: (     ) \_\_\_\_\_ Work Number: (     ) \_\_\_\_\_

Name of Employer: \_\_\_\_\_

\*Which states have you lived in during the last five years?: \_\_\_\_\_

Would you like to access this account on our free internet banking? \_\_\_ Yes \_\_\_ No

If yes, would you like eStatements instead of mailed paper statements? \_\_\_ Yes \_\_\_ No

If there are any additional signers, please provide the information on a separate piece of paper.

### OPTIONAL – BENEFICIARIES

\*Name (print please): \_\_\_\_\_

\*Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ \*Date of Birth: \_\_\_\_\_

\*Address: \_\_\_\_\_  
\_\_\_\_\_

### Second – Beneficiary

\*Name (print please): \_\_\_\_\_

\*Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ \*Date of Birth: \_\_\_\_\_

\*Address: \_\_\_\_\_  
\_\_\_\_\_

If there are any additional beneficiaries, please provide the information on a separate piece of paper.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, **Federal law requires** all financial institutions to obtain, verify and record information that identifies each person who opens an account.

**What this means to you:** When you open an account or apply for a loan, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

*All new applicants for deposit accounts at Los Alamos National Bank are subject to a Credit Scan verification by at least one credit bureau. Credit scans will occur prior to establishing the new account; however, Los Alamos National Bank reserves the right to access credit history at any time.*

X \_\_\_\_\_ X \_\_\_\_\_

All account holders must sign.