



Dear Customer:

Thank you for your interest in a deposit relationship with Spring Bank. In this packet we have included the following documents:

- Spring Bank Account Application.
- New Applicant/Account Screening & Identity Verification Screening - *(You only need to fill this out if you are submitting your account application without a notarized signature.)*
- Wire Instructions (bank-to-bank transfers).
- Access your Spring Bank Account via Electronic Banking.

You may visit us in person, contact us for digital upload instructions, or mail your application with the following documents:

- Proof of Identification: unexpired government issued photo identification.
- Proof of Address: If proof of identification doesn't have current address, you may provide W2 forms, utility bills, or bank statements with your current address.
- A check or money order for your initial deposit (mail and in person only).

Please note if you are mailing your application: Your signatures on your account application must either be notarized, or you may authorize Spring Bank to verify your identity and address by completing the attached New Applicant/Account Screening & Identity Verification Screening form.

Mail completed application to:

Spring Bank – New Accounts
69 East 167th Street
Bronx, NY 10452

For upload instructions:

Contact us at (718)-879-5000 or via e-mail at customer.service@springbankny.com.

We will contact you via telephone to confirm receipt of your application.

Account Application – Fields with Asterisk (*) must be completed

Account Type (Please Select):

Checking Savings CD

Referred By: _____

Money Market

Date Received _____

Received By: _____

Account #: _____

Initial Deposit: _____

Account Holder # 1

*Name: _____
 *Address: _____
 *City, State, Zip: _____
 *Social Security/TIN #: _____
 *Date of Birth: _____
 *Home Telephone #: _____
 *Business telephone #: _____
 *Place of Employment: _____
 *Occupation: _____
 *Mother's Maiden Name: _____
 *E-mail: _____

Identification – Attach a Copy

*ID Type & Number: _____
 *Place of Issuance: _____
 *Expiration Date: _____

Account Holder # 2

*Name: _____
 *Address: _____
 *City, State, Zip: _____
 *Social Security # _____
 *Date of Birth: _____
 *Home Telephone #: _____
 *Business telephone #: _____
 *Place of Employment: _____
 *Occupation: _____
 *Mother's Maiden Name: _____
 *E-mail: _____

Identification – Attach a Copy

*ID Type & Number: _____
 *Place of Issuance: _____
 *Expiration Date _____

Back up Withholding

*SSN _____

TAXPAYER I.D. NUMBER – The taxpayer identification Number shown above (TIN) is my correct taxpayer ID #.

APPLIED FOR ITIN (must provide within 60 days)

BACKUP WITHHOLDING – I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

EXEMPT RECIPIENTS – I am an exempt recipient under the Internal Revenue Service Regulations.

NOT REQUIRED (A completed Form W-8 BEN is required if you select this option. Please see your banker.)

SIGNATURE #1: I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien).



*X _____ Date: _____

***Ownership of Account – Personal Purpose**

- Individual
- Joint – No Survivorship (as tenants in common)
- Custodial-Revocable Trust designation as defined in this agreement

Name, Address, Social Security # of Beneficiaries:

The Following Disclosures will be provided (mailed) to you after your account has been activated:

-  Privacy
-  Truth in Savings
-  Fee Schedule
-  Funds Availability
-  Electronic Funds Transfer
-  Terms & Conditions

I further agree that the bank may share information about this account with the referring partner agency.
 Please do not share account information with partner/referral agency

*X _____ Date: _____
Accountholder Signature #1

X _____ Date: _____
Accountholder Signature #2



Wire Instructions to Send Money to an Account at Spring Bank

Like many community banks, Spring Bank relies on a correspondent bank, Atlantic Community Bankers Bank, to handle certain financial transactions on our behalf. The wire instructions below reflect that relationship. Please feel free to call us if you have any questions about this relationship.

Wire to:

Bank's Name: Atlantic Community Bankers Bank
ABA No.: 0313 0175 2

For further credit to:

Name: Spring Bank
Account No.: 220773

For further credit to:

Account No.: [Your account number]
Account Name: [Your name]

Spring Bank is located at: 69 E. 167th Street (corner of Gerard Ave) in the Bronx, NY 10452.

Visit our website, www.springbankny.com, for a list of our branches and hours.

Thank you for your deposit relationship with Spring Bank!



New Applicant/Account Screening & Identity Verification Screening

This form should only be used if you are **NOT** able to have your signature on the Account Application notarized. This is for identification verification only. **It is not necessary to fill out this form if you notarize the Account Application.**

Disclosure and written authorization for identity screening:

I understand that Spring Bank may obtain consumer credit reports and/or consumer reports and/or investigative consumer reports about me from a consumer reporting agency. The information contained in the report(s) may be used in whole or in part for the purpose of identity verification.

I understand the consumer reporting agency may conduct an investigation which may include the following types of information: credit information, information regarding my character, general reputation, personal characteristics, mode of living, judgments, liens, convictions, past employment problems, education verification and history, job verification and history, driving records, personal interviews with other individuals, civil records, wants and warrants, verification of references and Social Security traces.

My signature below signifies that 1) I have reviewed this document carefully; 2) I understand its contents; 3) I authorize Spring Bank to obtain the report(s) and information identified in this document from a consumer reporting agency; 4) I understand that this consent is valid for the duration of my account agreement with Spring Bank and its subsidiaries; and 5) a copy of this authorization is as valid as the original.

Name (print): _____

Other Names Used: _____

Address: _____

City: _____ **State:** _____ **ZIP:** _____

Home Phone Number: _____ **Cell Phone Number:** _____

Tax ID or Social Security Number: _____ - _____ - _____

Date of Birth (for identification only) ____/____/____
Mo. Day Year

Signature: _____ **Date:** ____/____/____

How To Access Your Spring Bank Account via Online Banking

Online Banking

Features:

- View your accounts balances and activities.
- Perform transfers and schedule loan payments between your Spring Bank accounts.
- Sign up receive electronic statements for free.
- Access financial management tools: *QuickBooks*, *Bill Pay* and *Popmoney* (peer-to-peer transfers).

First Time Users:

- Go to Online Banking in our website, www.springbankny.com.
- Click on “First Time Login”.
- First Time User Authentication: you will enter your personal information (*name, email address, account number, account type, last 4 digits of your Social Security number, zip code*).
- Create an Access ID and Password (*rules apply to protect your security*).
- Select Security Questions.
- Accept Electronic Banking Terms and Conditions.
- Sign Up for E-Statements and Mobile Banking.

Telephone Banking

Features:

- Listen to your account balances and recent transactions.
- Perform transfers between your Spring Bank accounts.
- Branch locations and hours of operations.
- ATM locator information.
- Available in Spanish.

First Time Users:

- Dial 888-251-2384, select desired language.
- Enter your account number (*10 digits*).
- When asked to enter your PIN, enter the last 4 digits of your social security number. you will be prompt to create your new 4 digit PIN.
- Once your PIN is set, you will have access to your account information.

If you encounter any difficulties or have further questions, please contact us at customer.service@springbankny.com or by calling us at 718-879-5000.