



Joint Owner Application & Account Agreement

Consumer Account – Sole Owner to Joint-With Survivorship (and not as tenants in common)

Please accept this request to add a joint owner to my existing account. By completing this form, I acknowledge that this agreement replaces previous agreements and that I will remain the TIN owner of the account.

Account Number(s) (Separate by commas): _____

Information of Owner Being Added:

Name: _____ Email Address: _____

Social Security Number: _____ Date of Birth: _____

Address: _____

Home Phone: _____ Mobile Phone: _____

Order a debit card (for checking) or ATM card (for savings) for joint owner? Yes No

The undersigned certifies that all information provided is accurate and complete. The undersigned authorizes the financial institution to verify credit and employment history and/or have a credit reporting agency prepare a credit report on the undersigned, as individuals. The undersigned also agrees to the terms and/or disclosures for this account, which can be found by visiting <https://www.happen.com/bank/legal>.

By signing below, I hereby certify that the above information provided by me is true, complete and accurate, to the best of my knowledge and belief, and:

- No applicant (or immediate family member) is a senior official in a foreign government (a Politically Exposed Person).
- I confirm that all information provided is accurate and complete.
- All applicants are a citizen or resident of the United States.
- All applicants do not anticipate any international transfers.

Primary Account Owner

Joint Account Owner

Notice: USA Patriot Act

Important Information about procedures for opening or changing an account with Happen Bank N.A.

Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

What this means to you: when you open an account or change an existing account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person's driver's license and other identifying documents and copy or record information from each of them.