

**What is a joint account?**

Joint account ownership means you will share ownership on this account with one or more individuals. All joint accounts are owned as joint tenants with rights of survivorship and not as tenants in common. Upon the death of one owner, ownership passes to the surviving owner(s). We may follow the direction of any one owner on the account. Any person named as an owner on the account is liable for all transactions on the account, regardless of whether he or she participated in the transaction.

During the account opening process, each applicant must accept all disclosures and provide all information verifying identification including, Social Security number, driver's license number, state of issuance and issuance date, and employment status. For interest bearing accounts the Social Security number of the primary applicant will be used for IRS tax reporting purposes.