



Consumer Account Opening Requirements

Personal ID requirements for all signers ages 18 and up:

- One form of government issued photo ID (examples include a valid U.S. Driver's License or Passport)*
- Information requested at account opening (tax ID number, date of birth and current address)

Minor Checking Accounts (Ages 14-16):

Parent or legal guardian must be joint owner and have:

- One form of government issued photo ID (examples include a valid U.S. Driver's License or Passport)*
- Information requested at account opening (tax ID number, date of birth and current address)

Minor must have:

- Two forms of ID (examples include birth certificate, social security card, photo student ID, state issued photo ID or passport)
- Information requested at account opening (tax ID number, date of birth and current address)

Minor Checking Accounts (Age 17):

Minor may be a sole owner of the account and must have:

- Two forms of ID (examples include birth certificate, social security card, photo student ID, state issued photo ID or passport)
- Information requested at account opening (tax ID number, date of birth and current address)

If parent or legal guardian would like to be a joint owner they must have:

- One form of government issued photo ID (examples include a valid U.S. Driver's License or Passport)*
- Information requested at account opening (tax ID number, date of birth and current address)

Minor Savings Accounts (Ages 16-17):

Minor may be a sole owner of the account and must have:

- Two forms of ID (examples include birth certificate, social security card, photo student ID, state issued photo ID or passport)
- Information requested at account opening (tax ID number, date of birth and current address)

If parent or legal guardian would like to be a joint owner they must have:

- One form of government issued photo ID (examples include a valid U.S. Driver's License or Passport)*
- Information requested at account opening (tax ID number, date of birth and current address)

Minor Savings Accounts (Ages 14-15):

Parent or legal guardian must be joint owner and have:

- One form of government issued photo ID (examples include a valid U.S. Driver's License or Passport)*
- Information requested at account opening (tax ID number, date of birth and current address)

Minor must have:

- Two forms of ID (examples include birth certificate, social security card, photo student ID, state issued photo ID or passport)
- Information requested at account opening (tax ID number, date of birth and current address)

Minor Beneficiary Accounts (PUTMA or OTMA - under 18):

Parent or legal guardian must be a custodian of the account (only one custodian permitted) and have:

- One form of government issued photo ID (examples include a valid U.S. Driver's License or Passport)*
- Information requested at account opening (tax ID number, date of birth and current address)

Minor must have:

- Two forms of ID (examples include birth certificate, social security card, photo student ID, state issued photo ID or passport)
- Information requested at account opening (tax ID number, date of birth and current address)

*At any time, a second form of ID may be required to properly verify details/identity