



## APPLICATION CHECKLIST FOR PERSONAL DEPOSIT ACCOUNTS

Thank you for choosing StellarOne Bank as your financial partner! You can apply for a new personal deposit account in person at a StellarOne Financial Center or select accounts are available through an online application. To expedite the application process in person, we recommend bringing the following information and documentation with you to your local Financial Center. To apply online, please visit the Online Account Center at [www.StellarOne.com/personal](http://www.StellarOne.com/personal).

All Personal Deposit Accounts	Information to bring with you
	<ul style="list-style-type: none"> <li><input type="checkbox"/> Full name, date of birth, physical address (P.O. Boxes are used for mailing purposes only)</li> <li><input type="checkbox"/> Taxpayer ID Number (i.e. Social Security Number)</li> <li><input type="checkbox"/> One piece of primary, unexpired government-issued identification:               <ul style="list-style-type: none"> <li><input type="checkbox"/> U.S. State Driver's License</li> <li><input type="checkbox"/> U.S. State Identification Card</li> <li><input type="checkbox"/> U.S. Military ID Card</li> <li><input type="checkbox"/> Passport</li> <li><input type="checkbox"/> U.S. Alien Registration Card</li> </ul> </li> </ul>
Special Accounts	Required documents
Power of Attorney (POA)	<ul style="list-style-type: none"> <li><input type="checkbox"/> Durable Power of Attorney</li> <li><input type="checkbox"/> Affidavit of Attorney in Fact</li> </ul>
Payable on Death (POD)	<ul style="list-style-type: none"> <li><input type="checkbox"/> Beneficiary's name and Social Security Number</li> </ul>
Social Security or SSI Representative Payee	<ul style="list-style-type: none"> <li><input type="checkbox"/> Letter from the Social Security Administration naming the Representative Payee</li> </ul> <p>Note: the Representative Payee will need to provide required information as described above in the All Personal Deposit Accounts section.</p>
Formal Guardian/Conservator	<ul style="list-style-type: none"> <li><input type="checkbox"/> Letter from the court appointing guardian or conservator</li> </ul> <p>Note: The Guardian/Conservator will need to provide required information as described above in the All Personal Deposit Accounts section.</p>
Minor (where the Minor can make transactions on the account; a minor who is 16 years of age or older may open an individual account.)	<p>Minor is required to provide two of the following:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> One piece of primary, unexpired government-issued ID as described above, or</li> <li><input type="checkbox"/> Social Security Card, or</li> <li><input type="checkbox"/> Birth Certificate, or</li> <li><input type="checkbox"/> Student ID Card</li> </ul>
VAUTMA (Virginia Uniform Transfer to Minor Act)	<p>The Social Security Number of the minor is required; the custodian(s) will need to provide required information as described above.</p>

### 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 client that opens an account. What this means for you: When you open an account, we will ask you 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 information. The checklist serves as a guideline, but please note additional documentation may be required based on your specific account needs. If you have any questions, please call us at 888.785.5271, stop by your local StellarOne Financial Center, or visit us online at [www.StellarOne.com](http://www.StellarOne.com).

