

KENNEY BANK & TRUST

Corporate Offices
 13555 Bishops Court
 Suite 102
 Brookfield, WI 53005
 Ph: (262) 796-0925
 Fax (262) 796-0941

Branch Office
 PO Box 117
 Route 54 & Jordan Street
 Kenney, IL 61749-0117
 Ph: (217) 944-2296
 Fax (217) 944-2228

CONSUMER NEW ACCOUNT APPLICATION

FOR BANK USE ONLY

ACCOUNT NUMBER	DATE OPENED	OPENED BY
INITIAL DEPOSIT	APPROVED BY	OFAC

ACCOUNT TYPE	PLEASE CHOOSE ONE:						
	<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> JOINT (NO TENANTS IN COMON)	<input type="checkbox"/> POD	<input type="checkbox"/> TRUST	<input type="checkbox"/> JOINT (TENANTS IN COMMON)	<input type="checkbox"/> ESTATE	
ACCOUNT TYPE	PLEASE CHOOSE ONE:						
	<input type="checkbox"/> REGULAR CHECKING	<input type="checkbox"/> NOW CHECKING*	<input type="checkbox"/> SUPER NOW CHECKING*	<input type="checkbox"/> REGULAR SAVINGS*	<input type="checkbox"/> MONEY MARKET*	<input type="checkbox"/> PREMIUM MONEY MARKET*	<input type="checkbox"/> CERTIFICATE OF DEPOSIT*
* Earns Interest — Call For Rates							

PRIMARY SIGNER	NAME	LAST NAME	D.O.B.	SS/TIN#
	ADDRESS	CITY	STATE	ZIP
	PHONE	FAX	EMAIL	
	DRIVER'S LICENSE #	EMPLOYER		

IF TWO SIGNERS	NAME	LAST NAME	D.O.B.	SS/TIN#
	ADDRESS	CITY	STATE	ZIP
	PHONE	FAX	EMAIL	
	DRIVER'S LICENSE #	EMPLOYER		
TWO SIGNATURES REQUIRED:		<input type="checkbox"/> YES	<input type="checkbox"/> NO	

IF THREE SIGNERS	NAME	LAST NAME	D.O.B.	SS/TIN#
	ADDRESS	CITY	STATE	ZIP
	PHONE	FAX	EMAIL	
	DRIVER'S LICENSE #	EMPLOYER		

ACKNOWLEDGEMENT	By signing this document the undersigned has opened the type of account designated above and acknowledges receipt of the Deposit Account Agreement. If the type of account that has been opened is a transaction account (e.g. Checking or NOW), the undersigned acknowledges receipt of a copy of this institution's Funds Availability Policy. If the account is designated as a consumer account, the undersigned acknowledge (s) receipt of an Account Disclosure. If the account is in the name of a business entity, the undersigned is (are) acting on behalf of the business entity. Further, the undersigned authorize (s) this institution to make inquiries about their individual credit history, such as a credit report, and employment history.			
	SIGNATURE	DATE	SIGNATURE	DATE
	SIGNATURE	DATE		

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INSTRUCTIONS & TAX IDENTIFICATION CERTIFICATION

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Kenney, IL 61749-0117
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IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT WITH KENNEY BANK & TRUST

To help the government fight the funding of terrorism and money laundering activities Federal Law requires all financial institution to obtain, verify, and record information that identifies each person who opens an account.

What this means to you:

When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS FOR SUBMITTING APPLICATIONS TO KENNEY BANK & TRUST

1. Fill in the necessary fields on the **New Account Application, Identification & Acknowledgement, Opt-Out Form of the Privacy Notice**
2. **Print** all pages to the [Kenney Bank & Trust New Account Application](#)
3. Sign the **New Account Application and Identification & Acknowledgement, Privacy Notice Form**, where it's necessary.
4. Fax Copies of the following documents to: (217) 944-2228
 - New Account Application
 - ID & Acknowledgment
 - Copy of Driver's License
5. Retain ALL copies for your records

PLEASE CHOOSE ONE:

Under penalties of perjury, I certify that (1) the number provided on this form is my correct taxpayer identification number (TIN), and that (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and that (3) I am a U.S. person (including a U.S. resident alien).

(Note: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.)

Applied for TIN. Under penalties of perjury, I certify that a TIN has not been issued to me and I have applied or intend to apply for a TIN. I understand that if I do not provide a certified TIN to this institution within 60 days, the institution is required by federal regulation to withhold 30.5 percent of any interest payments made to me until I provide the certified TIN to the institution.

Exemption. Under penalties of perjury, I certify that I qualify for exemption from withholding on interest and dividends under one or more definitions of "Payees Exempt from Backup Withholding" or "Payments Exempt From Backup Withholding" as set forth in the "Instructions for the Requestor of Form W-9".

Foreign Recipient. I have provided this institution with the appropriate Form W-8 certification. If a joint account, each joint account owner has provided the appropriate Form W-8 certification. If any one of the joint account owners has not established foreign status, that joint account owner has provided this institution with a certified TIN.

TAXPAYER IDENTIFICATION NUMBER CERTIFICATION

SIGNATURE

DATE

TAXPAYER IDENTIFICATION NUMBER

PRIVACY STATEMENT

Rev. 11/2010

FACTS

WHAT DOES **KENNEY BANK AND TRUST**
DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Wire Transfer Instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Kenney Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kenney Bank and Trust share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (888) 892-1212 or go to www.kenneybank.com
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Who we are	
Who is providing this notice?	KENNEY BANK AND TRUST
What we do	
How does Kenney Bank and Trust protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

