

SOUTH CAROLINA ACCOUNT OWNERSHIP MATRIX

OWNERSHIP TYPE	ACCOUNT STYLING	OWNERSHIP	ID CUSTOMER*	TRANSACTION AUTHORITY	DEATH DISBURSEMENT	TIN	DOCUMENTATION	FDIC INSURANCE
Single Ownership	Lawrence Eaves	Individual	Individual	Lawrence Eaves	Lawrence Eaves' Estate	SSN of Individual (Lawrence Eaves)	DL or Other ID POA document, if applicable	Single Ownership
Joint with Right of Survivorship	Lawrence Eaves or Frances Eaves (one signature required for withdrawal) Lawrence Eaves <u>and</u> Mary Eaves (two signatures required for withdrawal)	Joint	All Individual Owners	Lawrence Eaves or Frances Eaves	Surviving Owner	SSN of first named payee (Lawrence Eaves)	DL or Other ID POA document, if applicable	Joint if qualifying Single Ownership if nonqualifying - except CDs
Joint without Right of Survivorship	Lawrence Eaves or Frances Eaves (one signature required for w/d) Lawrence Eaves <u>and</u> Mary Eaves (two signatures required for w/d)	Joint	All Individual Owners	Lawrence Eaves and/or Frances Eaves	Divided equally between decedent's estate and surviving owners - unless otherwise specified	SSN of first named payee (Lawrence Eaves)	DL or Other ID POA document, if applicable	Joint if qualifying Single Ownership if nonqualifying except CDs
Testamentary Account	Lawrence Eaves, Trustee for Nancy Eaves Lawrence or Frances Eaves, Trustee for Nancy Eaves and Billy Eaves	Grantor(s)/Trustee(s) (Lawrence Eaves) (Lawrence or Frances Eaves)	All Individual Owners (and Trustee)	Lawrence Eaves Lawrence Eaves or Frances Eaves	Beneficiary (Nancy Eaves) Beneficiaries (Nancy Eaves, Billy Eaves)	SSN of Grantor/ Trustee (Lawrence Eaves)	DL or Other ID	Testamentary Account if beneficiary is spouse, child or grandchild
Pay on Death Account	Lawrence Eaves, POD Nancy Eaves Lawrence Eaves or Frances Eaves, POD, Nancy Eaves and Billy Eaves	Holder (Lawrence Eaves) Holders (Lawrence Eaves) (Frances Eaves)	All Individual Owners	Lawrence Eaves Lawrence Eaves or Frances Eaves	Designated Party (Nancy Eaves) Designated Parties (Nancy Eaves, Billy Eaves)	SSN of Holder (Lawrence Eaves)	DL or Other ID	Testamentary Account if beneficiary is spouse, child or grandchild
Uniform Gifts to Minors Account	Nancy Eaves, Beneficiary SCUGMA Lawrence Eaves, Custodian	Minor (Nancy Eaves)	Custodian (and Minor, if possible)	Lawrence Eaves	Minor's Estate	SSN of Minor (Nancy Eaves)	DL or Other ID Successor custodian designation - optional	Single ownership for minor
Minor Account	Gary Eaves	Individual	All Individual Owners	Gary Eaves	Gary Eaves' Estate	SSN of Minor, parent may certify	DL or Other ID Note: Obtain Minor's Birth Date!	Single Ownership
Grantor Trust	Lawrence Eaves Revocable Living Trust, Frances Eaves, Trustee	Grantor (Lawrence Eaves)	Grantor/Owner (and Trustee)	Trustee (Frances Eaves) could also be grantor	Act at direction of Trustee or Successor Trustee	SSN of Grantor or EIN of Trust	DL or Other ID; First and last page of trust, full copy of trust or Trust Synopsis	Refer to FDIC brochure for specifics
Funeral Trust	Lawrence Eaves, Funeral Trust, Matthew & Son Funeral Home Trust, Trustee	Lawrence Eaves - Beneficiary Note: Can be revocable or irrevocable and can be a Common Fund or an Individual Fund.	Funeral Home (and Auth Rep for Common Fund or Individual Owner if Ind Fund)	Funeral Home's Authorized Representative	Pay to Funeral Home at the direction of the Authorized Representative upon receipt of proper documentation	SSN of Beneficiary Certified by same	DL or Other ID Document giving signature authority to funeral home representative Form W-9 certified by the beneficiary	Single ownership for beneficiary
Court or Agency Appointed Personal Representative	Nancy Eaves, by Lawrence Eaves, Custodian Nancy Eaves by Lawrence Eaves, Representative Payee	Nancy Eaves (Legally Disabled Person)	Representative or Custodian	Authorized Representative (Lawrence Eaves)	Disburse at direction of Court, Agency or Personal Fiduciary	SSN of Nancy Eaves (Legally Disabled Person) - Certified by Representative	DL or Other ID Document from court or agency granting fiduciary authority	Single ownership for legally disabled person
Sole Proprietorship	Lawrence Eaves, DBA Arcadia Clockworks	Lawrence Eaves (Proprietor)	Individual Owner	Proprietor (Lawrence Eaves)	Lawrence Eaves' Estate	SSN of the Proprietor or EIN of the business	DL or Other ID, Certification of Sole Proprietorship, Status or Trade Name Authorization for cashing checks payable to business (if applicable)	Single ownership for proprietor

SOUTH CAROLINA ACCOUNT OWNERSHIP MATRIX

OWNERSHIP TYPE	ACCOUNT STYLING	OWNERSHIP	ID CUSTOMER*	TRANSACTION AUTHORITY	DEATH DISBURSEMENT	TIN	DOCUMENTATION	FDIC INSURANCE
Valid Trust, Pension or Similar Trust	Nancy Eaves, Trust, Lawrence Eaves, Trustee JIC Pension Plan, Lawrence Eaves Trustee	Legal Entity (e.g., trust, pension plan)	Trust (and Trustee Individual)	Trustee (Lawrence Eaves)	Act at direction of fiduciary or court order	EIN of Legal Entity - certified by trustee	DL or Other ID Trust account summary or First and last page of trust document	Generally insured for each beneficiary or participant named in the agreement
Estate	Nancy Eaves, Estate Lawrence Eaves, Executor Nancy Eaves Estate, Lawrence Eaves Administrator	Legal Entity (e.g. estate)	Estate (and Executor or Administrator)	Executor or Administrator (Lawrence Eaves)	Act at direction of fiduciary or court order	EIN of Legal Entity Certified by Executor or Administrator	DL or Other ID Letters Testamentary or Letters of Administration or Other papers issued by the Courts	Single ownership for the decedent
Corporation	Financial Solutions, Inc. Corporation	Legal Entity	Corporate Entity (and Individual authorizing account)	Authorized representative(s) of the entity	N/A	EIN of Legal Entity	DL or Other ID, Corporate Resolution Facsimile signature authorization (if applicable) Evidence of corporate existence	Legal Entity Maximum - \$100,000
Partnership	Durrett and Nunn, Attorneys at Law	Legal Entity	Partnership (and Individual authorizing acct)	Authorized representative(s) of the entity	N/A	EIN of Legal Entity	DL or Other ID, Partnership Authorization and Authorization for use of Facsimile signature (if applicable)	Legal Entity Maximum - \$100,000
Limited Liability Company	Eaves and Nunn, LLC or Eaves and Nunn Limited Liability Company	Legal Entity	LLC (and Individual authorizing account)	Authorized Members and Agents	Act at the direction of authorized members and agents	EIN of LLC	Organization Resolution, Articles of Organization, Certificate of Existence, Operating Agreement, Facsimile Signature Authorization (if applicable); DL or Other ID	Legal Entity Maximum - \$100,000
Association, Religious, Charitable, Education or Tax Exempt	Little Town Boy Scouts Club Little Town Christian Church	Legal Entity	Authorized representative of the group	Authorized representative(s) of the entity	N/A	EIN of Legal Entity	Certification signed by secretary authorizing signatory DL or Other ID	Legal Entity Maximum - \$100,000
Recreation or Club Accounts	Hunters Green Bowling League Pleasant High School of 1980	Association or Club	Authorized representative of the group	Authorized representative(s) of the organization	N/A	EIN of Club Association (Not SSN of Member)	Minutes authorizing account and signatory (if available) DL or Other ID	Club or Association Maximum - \$100,000
Lawyer's Trust Account (IOLTA)	Durrett and Nunn, Attorneys at Law, Client Trust Fund Account or Lawrence Eaves, Trust Account, by Nancy Eaves, Attorney at Law	Clients - Commingled Fund Clients - Separate Fund	Lawyer or Law Firm (and the Individual authorizing the account)	Authorized representative(s) of the law firm	Act at direction of Law Firm's Representative	EIN of SC Bar Foundation, Inc. SSN of client	Copy of resolution granting signature authority to law firm representative DL or Other ID of Rep	Commingled account insured per client as Single Ownership funds. Separate account insured as Single Ownership for client Single ownership for client
Political Campaign Funds	Frances Joyner Campaign Fund (Individual Candidate) Committee to Elect Frances Joyner, Larry Nelson Treasurer	Candidate Committee	Candidate Political Committee and Auth Signer	Candidate Authorized Signer(s)	Candidate's Estate Follow the directions of the Treasurer	SSN of Candidate EIN of the Political Committee	DL or Other ID Political Committee authorization from SC State Election Commission http://www.state.sc.us/scsec/	Individual Maximum - \$100,000 Legal Entity Maximum - \$100,000

*ID Customer Note: This column indicates the customers to be identified to satisfy our bank's USA PATRIOT Act Customer Identification Program requirements. Customers in parentheses () are not required by law.