

**NORTH CAROLINA ACCOUNT OWNERSHIP MATRIX**

<b>OWNERSHIP TYPE</b>	<b>ACCOUNT STYLING</b>	<b>OWNERSHIP</b>	<b>ID CUSTOMER*</b>	<b>TRANSACTION AUTHORITY</b>	<b>DEATH DISBURSEMENT</b>	<b>TIN</b>	<b>DOCUMENTATION</b>	<b>FDIC INSURANCE</b>
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, unless agreement requires more than one signature	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 withdrawal)  Lawrence Eaves <u>and</u> Mary Eaves (two signatures required for withdrawal)	Joint	All Individual Owners	Lawrence Eaves or Frances Eaves, unless agreement requires more than one signature	Divided equally between decedent's estate and surviving owners	SSN of first named payee (Lawrence Eaves)	DL or other ID POA document, if applicable	Joint if qualifying  Single Ownership if nonqualifying except CDs
Payable on Death (POD) Account	Larry Davis, POD May Davis	Individual or multiple owners	All Individual Owners	Larry Davis	To beneficiary (May Davis)	SSN of grantor (Larry Davis)	DL or other ID	Individual or other depending on multiple ownership
Testamentary Account	Lawrence Eaves, Trustee for Nancy Eaves	Grantor/Trustee (Lawrence Eaves)	All Individual Owners (and Trustee)	Lawrence Eaves	Beneficiary (Nancy Eaves)	SSN of Grantor/ Trustee (Lawrence Eaves)	DL or other ID	Testamentary Account if beneficiary is spouse, child or grandchild
Uniform Transfers to Minors Account	Nancy Eaves, Beneficiary NCUA 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 (Joint accounts, with or without survivorship, also allowed).	All Individual Owners	Gary Eaves	Gary Eaves' Estate	SSN of Minor, parent may certify	DL or other ID Note: Be sure to obtain minor's birthdate	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 and other ID; First & last page of trust, full copy or Trust Synopsis	Refer to FDIC brochure for specifics
Funeral Trust	Lawrence Eaves, Funeral Trust, Matthew & Son Funeral Home Trustee	Lawrence Eaves - Beneficiary  Note: Can be revocable or irrevocable	Funeral Home (Authorized Rep for Common Fund - <b>or</b> - Individual Owner if Individual Fund)	Funeral Home's Authorized Representative	Pay to Funeral Home upon receipt of proper documentation	SSN of beneficiary - Certified by same	DL or other ID Trust Agreement 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

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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 or Trade Name Authorization for cashing checks payable to business (if applicable)	Single ownership for proprietor
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 & last page or Trust synopsis	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 Individual)	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 Letters of Collection Other papers issued by Clerk of Superior Court	Single ownership for the decedent
Corporation	Financial Solutions for Growing Companies, Inc. Corporation	Legal Entity	Corporate Entity (and Individual authorizing account)	Authorized representative(s) of the entity	N/A	EIN of Legal Entity	Corporate Resolution Facsimile signature authorization (if applicable); Evidence of corporate existence DL or other ID	Legal Entity Maximum - \$250,000
Partnership	Durrett and Nunn, Attorneys at Law	Legal Entity	Partnership (and Individual authorizing account)	Authorized representative(s) of the entity	N/A	EIN of Legal Entity	Partnership Authorization and auth for Facsimile signature (if applicable); DL or other ID	Legal Entity Maximum - \$250,000
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	N/A	EIN of LLC SSN of Single Owner	Organization Resolution Articles of Organization, Certificate of Existence Operating Agreement Facsimile Signature Authorization (if app) DL or Other ID	Legal Entity Maximum - \$250,000
Association, Religious, Charitable, Education or Tax Exempt	Little Town Boy Scouts Club  Little Town Christian Church	Legal Entity	Authorized representative	Authorized representative(s) of the entity	N/A	EIN of Legal Entity	Certification signed by secretary authorizing signatory, bylaws (?) DL or Other ID	Legal Entity Maximum - \$250,000
Recreation or Club Accounts	Hunters Green Bowling League  Pleasant High School of 1980	Association or Club	Authorized representative	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 - \$250,000

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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 Authorized representative)	Authorized representative(s) of the law firm	N/A	EIN of North Carolina State Bar IOLTA Board of Trustees  SSN of client	Copy of resolution granting signature authority to law firm representative  DL or Other ID	Commingled account insured per client as Single Ownership funds.  Separate account insured as 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 Authorized 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 NC State Board of Elections <a href="http://www.sboe.state.nc.us">www.sboe.state.nc.us</a>	Individual Maximum - \$250,000  Legal Entity Maximum - \$25,000

\* 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.