



The Bank of Bennington™

Welcome!

Welcome to The Bank of Bennington,

We are pleased you have decided to open your accounts with The Bank of Bennington. We have designed this 'Switch-Kit' to help make moving your accounts easy and convenient.

We would be happy to help you complete any of the attached forms; for assistance, please call a Customer Service Representative or stop in to your local office of The Bank of Bennington.

Bennington

155 North Street *Lobby Hours*
802-442-8121 *Mon-Thurs: 8:00 am–5:00 pm*
fax 802-442-1641 *Fri: 8:00 am–6:00 pm*
 Drive-up opens at 7:30 am M–F

32 Phyllis Lane *Lobby and Drive-Up Hours*
802-445-3123 *Mon-Wed: 9:00 am–5:00 pm*
fax 802-445-3142 *Thurs, Fri: 9:00 am–6:00 pm*
 Sat: 9:00 am–1:00 pm

Manchester Center

78 Center Hill *Lobby and Drive-Up Hours*
802-362-4760 *Mon-Thurs: 8:00 am–5:00 pm*
fax 802-362-0577 *Fri: 8:00 am–6:00 pm*
 Sat: 9:00 am–12:00 pm

Arlington

3198 Route 7A *Lobby and Drive-Up Hours*
802-375-2319 *Mon-Fri: 8:00 am–5:00 pm*
fax 802-375-2617 *Sat: 9:00 am–12:00 pm*

Rutland

143 Woodstock Ave. *Lobby and Drive-Up Hours*
802-774-5085 *Mon-Thurs: 8:00 am–5:00 pm*
fax 802-774-5005 *Fri: 8:00 am–6:00 pm*
 Sat: 9:00 am–12:00 pm

Drive-up ATMs at each office and at the following locations:

219 Benmont Avenue, Bennington
307 Vermont Route 7A, Shaftsbury
2732 Rt 30, Dorset (behind H.N. Williams store)
40 Vt Rt 30, Winhall

Toll Free Customer Service: 1-800-286-4824

Telephone Banking: 1-800-216-1103

Your Money Stays Here, Works Here, and That Makes a Difference.™



thebankofbennington.com



5 Simple Steps to Switch to The Bank of Bennington

1 Open an account at The Bank of Bennington.
You can do this at any of our 5 branches.
We will help you choose the right commercial accounts for your business.

2 Deposit funds into the new account.
Make sure to leave enough in your old account to cover any outstanding checks.

3 Redirect any accounts receivable you have set up.

This is all you will need:

Your New Account Number:

The Bank of Bennington's Routing Number:

This number is also on our website's homepage in case you ever need to find it in a hurry.

4 Switch any Automatic Payments over to the new account.
If you have any bills that autopay, they will need to have those two new numbers, too.

5 Close your old account slowly.
Wait a minimum of 2 months of no activity (making sure all checks have cleared) to be sure there isn't a lingering check waiting to be cashed. Then withdraw any remaining funds and close that account with the accompanying letter.
You are done. **It's that simple!**

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The Bank of Bennington™

Commercial Application

LEGAL ENTITY CUSTOMER IDENTIFICATION and BENEFICIAL OWNERSHIP CERTIFICATION

Legal Business Name _____ NAICS Code _____

Tax ID Number _____ State Incorporated/Registered _____ Business ID# _____ Type of Business _____ U.S. Owned and Operated YES NO, _____

Type of Ownership Sole Proprietor Limited Partnership LLC Corporation NonProfit 501(c)3 Other _____

ADDRESS and CONTACT INFO

Street Address _____

City _____, State _____, ZIP _____ Country _____

Business Phone _____ Email _____ Website _____

BUSINESS ACTIVITIES

Do any of the following pertain to the business? Check all that apply or <input type="checkbox"/> NONE APPLY	Are you interested in any of these additional services? Check all that apply or
<input type="checkbox"/> Banking Services: Money Transmitter (i.e. Western Union, MoneyGram, etc.), Check Cashing, Currency Exchange or Issue Prepaid Cards to customers in excess of \$1000 per day. <input type="checkbox"/> Deals in Virtual Currency (e.g. BitCoin, Kraken, Mt. Gox) <input type="checkbox"/> Engages in Internet Gambling <input type="checkbox"/> Create checks for customer payment based on verbal or electronic authorization via phone or online <input type="checkbox"/> Marijuana Related Business <input type="checkbox"/> Direct <input type="checkbox"/> Indirect <input type="checkbox"/> Hemp Related Business <input type="checkbox"/> Cultivator <input type="checkbox"/> Processor <input type="checkbox"/> Retail <input type="checkbox"/> <50% <input type="checkbox"/> ≥50% total revenue <input type="checkbox"/> Lottery Sales <input type="checkbox"/> Beer/Wine/Liquor <input type="checkbox"/> Charitable/Private Non-Profit Organization <input type="checkbox"/> Cash Intensive Business (restaurant, bar, convenience grocery store, other: _____) <input type="checkbox"/> ATM on Premises Is the ATM Owned by this business? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the business supply the ATM cash? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Large Currency or Coin Services <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Deposit <input type="checkbox"/> Withdrawal <input type="checkbox"/> Exchange <input type="checkbox"/> ATM Frequency: <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly Usual transaction amount or range \$ _____ <input type="checkbox"/> International Wire Transfer Services <input type="checkbox"/> YES <input type="checkbox"/> NO Frequency: <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly Usual transaction amount or range \$ _____ <input type="checkbox"/> Remote Deposit Capture Terminal <input type="checkbox"/> Online Banking / Mobile Banking <input type="checkbox"/> Online Bill Payment <input type="checkbox"/> Payroll Services <input type="checkbox"/> Merchant Credit Card Services <input type="checkbox"/> Business Debit Card <input type="checkbox"/> Night Depository <input type="checkbox"/> Personal Banking <input type="checkbox"/> NONE APPLY

Your Money Stays Here, Works Here, and That Makes a Difference.™

Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information is protected by our privacy policy and federal law.

BENEFICIAL OWNERS and SIGNERS

1 - First Name _____ Middle Name _____ Last Name _____

Relationship to Legal Entity Customer:

- Beneficial Control¹ YES NO Signing Authority YES No
- Beneficial Owner² YES _____ % Ownership, Title _____ Signing Authority YES No
- Owner w/ less than 25% equity interest YES Signing Authority YES No
- Signer Only YES

U.S. Citizen YES NO Social Security Number _____ - _____ - _____ Date of Birth _____

Resident Alien ITIN _____ - _____ - _____ Non-Resident Alien W8-BEN Home Country _____

Employer _____ Occupation _____

ID Type	Issued by	ID # _____
<input type="checkbox"/> Driver's License	<input type="checkbox"/> State of _____	Issue Date _____
<input type="checkbox"/> Passport	<input type="checkbox"/> Country of _____	Expiration Date _____
<input type="checkbox"/> Gov't ID	<input type="checkbox"/> Gov't Agency _____	
<input type="checkbox"/> OTHER [identify]	<input type="checkbox"/> OTHER [identify] _____	

Street Address _____ APT# _____

City _____, State _____, ZIP _____ Country _____

Home Phone _____ Cell Phone _____ Email _____

DISCLOSURE and SIGNATURE

By signing below you certify to the best of your knowledge that all information provided, including beneficial ownership, is complete and correct and you further agree to notify the bank promptly in writing of any change to the beneficial ownership information contained in this Certification of Beneficial Ownership. You authorize us to verify any information provided to us by you and to obtain your credit report from an applicable credit reporting agency now or at any time in the future and you authorize any such agency to furnish us with your credit and financial history information as well as the information we deem necessary to comply with the USA PATRIOT Act. You acknowledge that you have received the account agreement and related disclosures for the account you are applying, and that you agree to accept the terms and conditions found therein. You acknowledge receipt of the bank's Service Fee Schedule and agree to pay for any fees that you incur. You understand that items presented for payment against insufficient or unavailable funds in your account may not be paid and will incur a fee. If your account has repeated overdrafts, it will be subject to closure.

Authorized Signer: _____ Title _____ Date: _____

¹ Beneficial Control means a single individual with significant responsibility to control, manage, or direct the legal entity customer.

² Beneficial Owner means each individual who directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise, owns 25% or more of the equity interest of the legal entity customer.

2 - First Name _____ Middle Name _____ Last Name _____

Relationship to Legal Entity Customer:

- Beneficial Control YES Signing Authority YES No
- Beneficial Owner YES _____ % Ownership, Title _____ Signing Authority YES No
- Owner w/ less than 25% equity interest YES Signing Authority YES No
- Signer Only YES

U.S. Citizen YES NO Social Security Number _____ - _____ - _____ Date of Birth _____

Resident Alien ITIN _____ - _____ - _____ Non-Resident Alien W8-BEN Home Country _____

Employer _____ Occupation _____

<p>ID Type</p> <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> Gov't ID <input type="checkbox"/> OTHER [identify] _____	<p>Issued by</p> <input type="checkbox"/> State of _____ <input type="checkbox"/> Country of _____ <input type="checkbox"/> Gov't Agency _____ <input type="checkbox"/> OTHER [identify] _____	<p>ID # _____ Issue Date _____ Expiration Date _____</p>
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Street Address _____ APT# _____

City _____, State _____, ZIP _____ Country _____

Home Phone _____ Cell Phone _____ Email _____

3 - First Name _____ Middle Name _____ Last Name _____

Relationship to Legal Entity Customer:

- Beneficial Control YES Signing Authority YES No
- Beneficial Owner YES _____ % Ownership, Title _____ Signing Authority YES No
- Owner w/ less than 25% equity interest YES Signing Authority YES No
- Signer Only YES

U.S. Citizen YES NO Social Security Number _____ - _____ - _____ Date of Birth _____

Resident Alien ITIN _____ - _____ - _____ Non-Resident Alien W8-BEN Home Country _____

Employer _____ Occupation _____

<p>ID Type</p> <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> Gov't ID <input type="checkbox"/> OTHER [identify] _____	<p>Issued by</p> <input type="checkbox"/> State of _____ <input type="checkbox"/> Country of _____ <input type="checkbox"/> Gov't Agency _____ <input type="checkbox"/> OTHER [identify] _____	<p>ID # _____ Issue Date _____ Expiration Date _____</p>
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Street Address _____ APT# _____

City _____, State _____, ZIP _____ Country _____

Home Phone _____ Cell Phone _____ Email _____

4 - First Name _____ Middle Name _____ Last Name _____

Relationship to Legal Entity Customer:

- Beneficial Control YES Signing Authority YES No
- Beneficial Owner YES _____% Ownership, Title _____ Signing Authority YES No
- Owner w/ less than 25% equity interest YES Signing Authority YES No
- Signer Only YES

U.S. Citizen YES NO Social Security Number _____ - _____ - _____ Date of Birth _____

Resident Alien ITIN _____ - _____ - _____ Non-Resident Alien W8-BEN Home Country _____

Employer _____ Occupation _____

ID Type

- Driver's License
- Passport
- Gov't ID
- OTHER [identify] _____

Issued by

- State of _____
- Country of _____
- Gov't Agency _____
- OTHER [identify] _____

ID # _____
Issue Date _____
Expiration Date _____

Street Address _____ APT# _____

City _____, State _____, ZIP _____ Country _____

Home Phone _____ Cell Phone _____ Email _____

5 - First Name _____ Middle Name _____ Last Name _____

Relationship to Legal Entity Customer:

- Beneficial Control YES Signing Authority YES No
- Beneficial Owner YES _____% Ownership, Title _____ Signing Authority YES No
- Owner w/ less than 25% equity interest YES Signing Authority YES No
- Signer Only YES

U.S. Citizen YES NO Social Security Number _____ - _____ - _____ Date of Birth _____

Resident Alien ITIN _____ - _____ - _____ Non-Resident Alien W8-BEN Home Country _____

Employer _____ Occupation _____

ID Type

- Driver's License
- Passport
- Gov't ID
- OTHER [identify] _____

Issued by

- State of _____
- Country of _____
- Gov't Agency _____
- OTHER [identify] _____

ID # _____
Issue Date _____
Expiration Date _____

Street Address _____ APT# _____

City _____, State _____, ZIP _____ Country _____

Home Phone _____ Cell Phone _____ Email _____



The Bank of Bennington™

E-Banking Services

Online Banking

Online banking allows you to securely access your bank accounts from your desktop or laptop computer 24 hours a day, 7 days a week.

Bank on the Go!

Use your smartphone or tablet to bank wherever and whenever it is convenient for you! Make deposits remotely, check your account balance, pay bills and transfer money between your accounts. Enroll in online banking at: olb.thebankofbennington.com

SecurLOCK

SecurLOCK is a smartphone app that keeps your debit cards safe. **This free app gives you the ability to turn your debit card on or off in real time at the push of a button.** Misplace your card? Turn your card off immediately. When you find it, you just push the button again and turn it on. You can receive texts when transactions occur to help you manage balances and detect fraud faster.

Go to thebankofbennington.com/securlock to download the Android or iPhone app.

Mobile Wallet

A mobile wallet is a way to carry your credit card or debit card information in a digital form on your mobile device and make purchases with it. Instead of using your physical plastic card, you can pay with your smartphone, tablet, or smartwatch (where accepted).

Apple Pay, Samsung Pay, & Android Pay are available. Learn more and get the app at: thebankofbennington.com/e-banking

People Pay

Send Money to Anyone, Anytime, Anywhere.

You can use your smartphone or computer to pay anyone immediately—pay a babysitter, a friend you owe for lunch, send a birthday surprise to a loved one. It's a cash transfer that is quick, safe, easy, and so simple!

With People Pay all you need is their email or phone number. It works through your TBOB Mobile App or you can use your desktop to access it through online banking. Learn more and register at: thebankofbennington.com/people-pay

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