



600 East 84th Avenue  
Merrillville, IN 46410  
(219) 755-6112



**AUTOMATIC ROLLOVER SAFE-HARBOR-IRA®**  
**SAFE-HARBOR-IRA® APPLICATION AND ADOPTION AGREEMENT**  
**USA PATRIOT ACT/CUSTOMER IDENTIFICATION**

**IRA Owner (“Account Owner”) Information**

\* Indicates required information

\*Name: \_\_\_\_\_

\*Date of Birth: \_\_\_\_\_ \*Social Security No.: \_\_\_\_\_

\*Address: \_\_\_\_\_

\*City: \_\_\_\_\_ \*State: \_\_\_\_\_ \*ZIP: \_\_\_\_\_

\*Day Telephone: \_\_\_\_\_ \*Evening Telephone: \_\_\_\_\_

E-mail address (for Internet access to your account) \_\_\_\_\_

**Account Statements**

\*You have the choice of mailed or internet statements. Please select from the following options:

I want an annual statement sent to the address shown above.

**NOTE: There is a \$5 fee per statement, charged to your account.**

I want internet statements. I understand that by choosing to receive online access, I can access internet statements at any time. **(Please be certain that you have filled in your email address above.)**

**Account Contribution and Investment Information**

Contribution:  
Trustee-to-Trustee Transfer under Sec. 657(c) of EGTRRA

Amount Transferred or Deposited  
\$ \_\_\_\_\_

Office Use Only

Investment:

All deposits to fund this IRA and subsequent earnings thereon are directed to be invested in:

An FDIC insured bank deposit or an FDIC insured money market fund or such other investment as determined by Centier Bank to be a qualified investment under Department of Labor Regulation 2550.404(a)-2(c)(3)(i), (ii), (iii).

## Account Beneficiary Information

The Department of Labor has determined that an IRA established under Section 657(c) of EGTRRA is not controlled by any beneficiary designation under the distributing plan and that the IRA trustee may establish a default beneficiary designation to such IRA. This default beneficiary designation will be effective until the IRA account owner makes an affirmative designation under the terms of this IRA. Accordingly, the default beneficiary designation established by Centier Bank for this IRA shall be as follows:

After Centier Bank has been notified of the death of the account owner, and such fact is verified to Centier Bank's satisfaction, distribution of the remaining assets in this IRA shall be distributed 100% to the spouse of the account owner, or if there is no spouse surviving or if the account owner was never married, distribution shall be to the descendants of the account owner, per stirpes. If there is no spouse or descendants then distribution shall be according to the statute of descent and distribution (or equivalent statute) in effect for the account owner's state of residence, or if the account owner is not a US citizen, then distribution shall be according to the laws of the country for which the account owner claims citizenship. Centier Bank may accept an Affidavit of Heirship in form and content satisfactory to it as a full and complete discharge of its duty to make distribution to the account owner's descendants as aforesaid.

## Acknowledgement and Signature (please read and sign)

\* Indicates required information

This Automatic Rollover *Safe-Harbor-IRA*® is being established pursuant to Section 657(c) of the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) under which the fiduciary of an employee benefit plan subject to Title I of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, will be deemed to have satisfied his or her fiduciary duties under Section 404(a) of ERISA in connection with an automatic rollover of a mandatory distribution described in Section 401(a)(31)(B) of the Internal Revenue Code of 1986, as amended. The undersigned, as a fiduciary of the plan sponsor, acknowledges that he or she has read and understood the Trust Agreement and Disclosure Statement, and acknowledges that this IRA will satisfy all of the safe harbor provisions of Section 657(c) of EGTRRA and the requirements noted therein, including the requirements relating to fees the trustee may charge, permitted investment of funds deposited, waiver of USA Patriot Act/CIP compliance and non-transfer of current beneficiary designations from the distributing plan.

IRA Creator Signature: \_\_\_\_\_ Date \_\_\_\_\_  
(Fiduciary of Distributing Plan)

Name of Plan Sponsor: \_\_\_\_\_

\*IRA Owner Signature: \_\_\_\_\_ Date \_\_\_\_\_  
(To be completed when the former participant/IRA owner first contacts the trustee)

**\*PLEASE SEND A PHOTOCOPY OF YOUR DRIVER'S LICENSE OR OTHER PHOTO ID.**

## Account Opening Information (Office Use Only)

ACCEPTED:  
CENTIER BANK

ACCOUNT NO. \_\_\_\_\_

This is a TRADITIONAL IRA Account established pursuant to Section 657(c) of the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) and the Final Regulations issued thereunder.

By: \_\_\_\_\_ Date \_\_\_\_\_

Title: \_\_\_\_\_

THIS FORM SHOULD BE COMPLETED AND RETURNED TO CENTIER BANK AT:  
600 EAST 84th AVENUE, MERRILLVILLE, IN 46410