600 E. 84th Avenue
Merrillville, IN 46410
(219) 924-1647

www.safe-ira.com

SAFE-HARBOR-IRA® APPLICATION AND ADOPTION AGREEMENT
USA PATRIOT ACT/CUSTOMER IDENTIFICATION
THIS FORM MUST BE NOTARIZED

IRA Owner ("Account Owner") Information
**Indicates required information*

*Name: ______________________________

*Date of Birth: ______________ *Social Security No.: ______________

*Address: ______________________________

*City: ______________ *State: ________ *ZIP: ________

*Home Phone: ______________ *Cell Phone: ______________

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

Other Names Used (include alias, maiden name, or surname.) ______________________________

Statement Fee

We provide annual statements for all claimed accounts. Your account will be assessed an annual $5 fee per paper statement. If you wish to avoid this charge, reach out to us to be set up with online access which provides electronic statements. If you elect to receive electronic statements, you can switch back to paper at any time by contacting us through phone, e-mail or standard mail.

Account Contribution and Investment Information

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

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 account owner's estate.

** Indicates required information*

Continued on back.

Acknowledgement and Signature (please read and sign)

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. As fiduciary of the plan sponsor, Centier Bank 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.

I certify that all information contained on this form, and the documentation provided to confirm my identity is true and complete. I hold Centier Bank harmless for all claims that might arise from my actions relating to this account.

*IRA Owner Signature: ______________________________ Date ____________________

(To be completed when the former participant/IRA owner first contacts the trustee)

PLEASE ATTACH A COPY OF YOUR VALID GOVERNMENT IDENTIFICATION.

Notary Acknowledgment (to be completed by Notary Public)

STATE OF ______________________________)

) SS:

COUNTY OF ____________________________)

Subscribed and sworn to before me, a Notary Public, this _______ day of ______________________, 20_______

____

Notary Public

My Commission Expires: __________________ SEAL:

Centier

Rev. 07/2026

FACTS

WHAT DOES CENTIER BANK 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Centier Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Centier Bank share?	Can you limit thissharing?
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	Yes	No
For joint marketing with other financial companies	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call your local branch or the Client Service Center at 219-756-2265 or 888-236-8437 or go to www.centier.com.

Who we are	
Who is providing this notice?	Centier Bank, an Indiana state-chartered bank.

What we do	
How does Centier Bank 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.
How does Centier Bank collect my personal information?	We collect your personal information, for example, when you ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Centier Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Centier Bank does not share with non-affiliates so that they can market you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Centier Bank's joint marketing includes a health savings provider and a credit card company.*

Centier
BANK

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DOCUMENTATION REQUIRED TO OPEN AN ACCOUNT

Important Information About Procedures for Opening a New Account
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for 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.

Documentation required:

- Valid State Driver's License showing current address; or
- Valid State Identification Card along with additional form(s) of identification showing your current name and address; or
- Current U.S. Passport along with additional form(s) of identification showing your current name and address; or
- Other un-expired government issued identification evidencing nationality or residence and bearing a photograph, along with additional form(s) of identification showing your current name and address.

If you have any questions or need clarification on documents required, please contact Centier Bank at (219) 924-1647.

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ______

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ______

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ______

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ______

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number

☐☐ – ☐☐☐☐☐☐☐

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
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 a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. 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. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here | **Signature of U.S. person** | **Date**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they