

Centurion International Bank

Application for Time Deposit/Checking Account

Name to appear on this account: (print) _____

Residence Mailing Address: _____

Contact Phone: _____ Contact Fax: _____

Contact Email: _____

Please provide a *security* identification number and what Type of Number provided (Example: Drivers license).

ID Number: _____ ID Type: _____

Beneficiary: _____ Contact Phone: _____

Type of Account: Individual Joint Corporate

If joint account, please supply the information for the joint investor.

Joint Name to appear on account: (print) _____

Contact Phone: _____ Contact Email: _____

ID Number: _____ ID Type: _____

Type Of Account(s) Being Opened:

Time Deposit Checking Initial Deposit amount \$ _____ Both

Time Deposit Options:

12 months at 10% annual return. Initial investment amount \$ _____ (\$10,000 minimum)

24 months at 14% annual return. Initial investment amount \$ _____ (\$10,000 minimum)

36 months at 16% annual return. Initial investment amount \$ _____ (\$10,000 minimum)

48 months at 18% annual return. Initial investment amount \$ _____ (\$10,000 minimum)

Total time deposit investment amount to be sent \$ _____

Choose ONE monetary transfer method below:

Investment total will arrive as bank check/personal check with application.

Investment total will arrive as bank wire transfer.

Centurion International Bank

TERMS and AGREEMENTS for Centurion International Bank checking.

- 1) Minimum deposit for opening an account is \$1,000.
- 2) Checking accounts will have a maximum limit of 6 transactions per month free of charge. Each transaction over the limit will incur a \$10 charge to the account.
- 3) Check printing costs will be charged to the account.
- 4) Checking account will receive statements quarterly.

TERMS and AGREEMENTS for Centurion International Bank Time Deposit.

- 1) Minimum investment is \$10,000.
- 2) In order to reserve a future time deposit, a 10% security deposit of the total amount to be reserved is required, along with the date of the time deposit you are reserving. The balance of the time deposit is required to have cleared in our bank by the 15th of the previous month that the reservation is in. No interest will accrue on the security deposit until the remaining funds have arrived in the appropriate month. If the remainder of the funds has not cleared by the deadline, a 1% "loss of opportunity" fee will be applied and the remainder shall be returned to the depositor.
- 3) Approximately one month prior to the maturity of a time deposit, Centurion International Bank will send a letter to the client requesting disbursement instructions. The instructions must be returned to the Bank by mail, express service, or fax in order that we may validate the client's signature.
- 4) If disbursement instructions are not received by the maturity date, the time deposit will automatically be renewed for the same time period at the current interest rate.
- 5) There is no penalty for early withdrawal of Time Deposits. However, the interest rate will be adjusted to the appropriate rate of interest for the actual length of time that the Time Deposit was in affect.
- 6) A 30-day notice is required for all early withdrawals.
- 7) Time Deposits will receive statements every 6 months.

General TERMS and AGREEMENTS for Centurion International Bank.

- 1) An account is opened upon receipt of a completed application, including the selection of the account type and time period desired (if applicable), and the funds of the initial deposit. The account will be opened on the date received if funds are received as a bank check (cashiers check), money order, or wire transfer. Personal checks may be used to initiate a time deposit, however, the effective date of the time deposit will be the date the check has been cleared.
- 2) Upon receipt of the application and funds, a receipt will be sent to the customer acknowledging the deposit and confirming the account type, time period (and interest rate) selected.
- 3) All deposits will be denominated in US dollars. Upon maturity, funds will be paid out in US Dollars unless arrangements are made at least two weeks in advance of maturity. Funds received in currencies other than US Dollars will be cleared and exchanged for US Dollars at the prevailing rate. The customer's receipt will include a deduction for any costs of exchange.
- 4) Accounts may be opened as individual, joint with survivorship, and corporate (organizational). Corporate account applications must include appropriate corporate resolutions authorizing withdrawal.
- 5) The Bank will not furnish any information about the account, including ownership, to any person or entity except the owner of the account as shown on the opening application. In the event of death of an account holder, the Executor (trix) should contact the Bank by mail or fax to determine the appropriate document required to establish proper authority.

I have read and understand the terms and agreements listed above. (Centurion International Bank COPY)

Investor Signature

Investor Printed name

Date

Joint Investor Signature

Joint Investor Printed Name

Date

Centurion International Bank

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Investor Printed name

Date

Joint Investor Signature

Joint Investor Printed Name

Date