FOUR EASY STEPS TO OPENING AN IRA

STEP 1 Complete the IRA Application

- Both the representative and IRA owner signatures are required on the application
- Provide the required disclosures to the IRA owner
- For SEP-IRAs, complete Form 5305-SEP
- If transferring an inherited IRA from another institution, complete the Beneficiary Certification Form

STEP 2 Choose Your Funding Source

A. Transferring cash from another IRA
- Complete Transfer Request Form
- Attach a current statement from the existing account

B. Transferring investments from another IRA
- Complete Transfer Request Form
- Attach a current statement from the existing account

C. Making an IRA or SEP contribution
- Indicate the tax year and type of contribution on the Contribution Form
- Make checks payable to Community National Bank

D. Rolling cash or investments from a qualified employer plan
- Complete the Rollover Deposit Statement
- Contact the former employer to initiate required paperwork
- Make checks payable to Community National Bank

STEP 3 Complete Purchase Documents if Applicable

Complete the Investment Authorization Form
- Indicate the investment name and dollar amount
- Obtain client signatures (required for any non-publicly traded investments)

Complete Subscription Document in the Name of the IRA
- Standard registration format:
  - Community National Bank, Cust FBO: Account Owner___________________
- Send the completed subscription to CNB, not the investment company

STEP 4 Include Payment and Submit Paperwork

The set-up fee and first year base fee are due upon account establishment
Include a check for the total made payable to Community National Bank
OR transfer in extra cash to cover the fee

Send all documents to CNB
- An original signature is required on the IRA Application and must be mailed to us at:
  Community National Bank | 225 Main St. – P.O. Box 225 | Seneca, KS 66538
- All other paperwork can be submitted by mail, faxed to 785-336-2214 or emailed to irainfo@communitynationalbank.net *(if emailing, please send secure)*

All required forms are available on our website, www.cnbcustody.com, on Laser App, or by contacting our office. If your back office needs to review the documents, please instruct them to forward to CNB after approval. If you have any questions, call us at 800-680-0340.

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