

## TBAS Consumer Checking Accounts\*

**Fiafia Checking** – \$10.00 monthly checking account credit applied when all stipulations are met (30 days to establish Direct Deposit)

Stipulations and required services to earn monthly credit:

- Direct Deposit\*\*
- No in-bank withdrawals\*\*
- TBAS Mastercard Debit Card
- Electronic Banking Services (must have at least one active login each month)
- eStatement
- Checks are not allowed for this account type

**Territorial Checking** – No Monthly Service Fee (\$10.00 Paper Statement Fee applies monthly, if account is opted out of eStatement delivery method)

**Priority Checking** (Senior 55+) – No Monthly Service Fee (no fee for Paper Statement delivery method)

## TBAS Consumer Savings Accounts\*

**Fanau Savings** – No Monthly Service Fee (\$100.00 minimum daily balance required to earn interest)

**Atamai Savings** – No Monthly Service Fee (\$100.00 minimum daily balance required to earn interest)

**Money Market** – No Monthly Service Fee (\$1,000.00 minimum daily balance required to earn interest)

**Certificate of Deposit** – Please see Deposit Rate Sheet for more details

## TBAS Business Account Types

### Business / Government Checking\*\*\*

**Small Business Checking** – \$10.00 Monthly Service Fee waived with a daily minimum balance of \$500.00 and no more than 20 over the counter deposits and no more than 20 in-clearing checks during any statement cycle

**Non-Profit / Club Checking** – \$5.00 monthly Service Fee waived with \$500.00 daily minimum balance

**Business / Government Savings** – \$10.00 monthly Service Fee waived with daily minimum balance of \$500.00 (\$500.00 minimum daily balance required to earn interest)

**Business Money Market** – \$10.00 Monthly Service Fee waived with daily minimum balance of \$5,000.00 (\$5,000.00 minimum daily balance required to earn interest)

**Business / Government Certificate of Deposit** – Please see Deposit Rate Sheet for more details

*\*\$10.00 minimum deposit required to open account. Initial deposit will be placed on hold for a period of 180 days from the time the initial deposit is made.*

*\*\*If Direct Deposit is not received, or in-bank withdrawal is conducted in any month, a \$10.00 Service Fee will be assessed to the account.*

*\*\*\*Business / Government Account checking types are subject to Account Analysis Fee Structure.*



*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 you 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.*

## Business and Organization Account Document Checklist

### Corporation

- ❖ Articles of Incorporation (recorded copy)
- ❖ Certificate of Incorporation
- ❖ Current Business License
- ❖ By Laws (if applicable)
- ❖ EIN Verification Letter (or recorded tax document)
- ❖ Corporate Resolution authorizing the opening of the account, authorized signatories, and associated services

### Limited Liability Company

- ❖ Articles of Organization
- ❖ Certificate of Organization
- ❖ Current Business License
- ❖ EIN Verification Letter (or recorded tax document)
- ❖ Corporate Resolution authorizing the opening of the account, authorized signatories, and associated services (unless Sole Member LLC)

### Partnership

- ❖ Partnership Agreement
- ❖ Current Business License
- ❖ EIN Verification (or recorded tax document)
- ❖ Meeting Minutes authorizing the opening of the account, authorized signatories, and associated services

### Sole Proprietorship

- ❖ Current Business License
- ❖ EIN Verification (if other than owner's SSN)

### Club / Unincorporated Organization

- ❖ EIN Verification (or recorded tax document) if other than primary customer's SSN
- ❖ Meeting Minutes authorizing the opening of the account, authorized signatories, and associated services

## Required Identification of Individuals

### Primary

- ❖ Government issued Passport or National ID Card
- ❖ Driver's License or State ID Card
- ❖ Military ID
- ❖ ASG issued Immigration ID, Voters ID
- ❖ Other Government issued identification

### Secondary

- ❖ Social Security Card
- ❖ Birth Certificate
- ❖ Government Benefits Notice
- ❖ Marriage Certificate
- ❖ Foreign Citizenship Certificate