

iOpen User Guide

Putnam Bank
a division of **CentrevilleBank.**

 EQUAL OPPORTUNITY
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iOpen User Guide

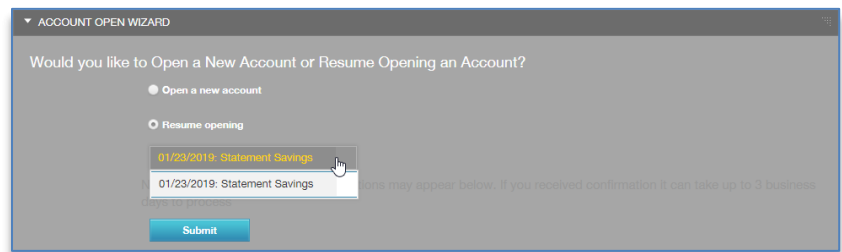
iOpen provides existing PUTNAM BANK customers who utilize online banking the ability to open additional checking or savings accounts online at their convenience.

Please Note: Online account opening is currently only available for consumer accounts. For all of your business account needs, please call (800) 377-4424 or visit us at any of our 8 convenient, [branch locations](#).

Select “Open an Account”



Your progress will be saved throughout the opening process by clicking “**Save and Continue**”. If you leave the process for any reason, you can resume where you left off without having to start over.



Next, you will choose whether your new account will be an individual or joint account.

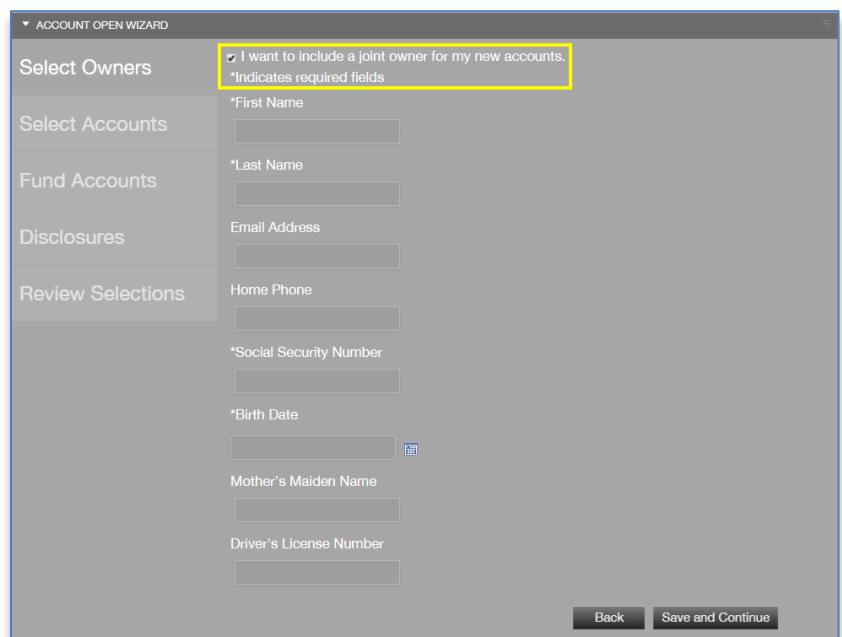
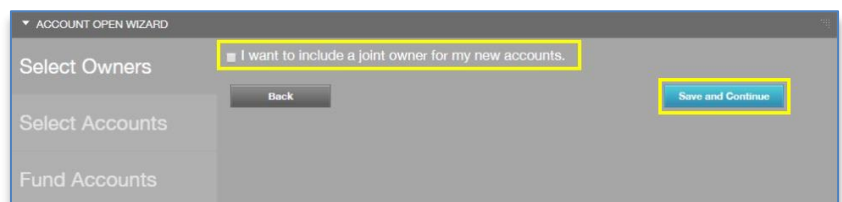
If you choose to have a joint owner, check the box “**I want to include...**”

A joint owner must be an existing PUTNAM BANK customer*. You will need his/her:

First Name Last Name
Social Security Number Birth Date

Click “**Save and Continue**”

*If for any reason the information you enter does not match the bank's records, the account will be opened as a single account in your name only. A member of the PUTNAM BANK team will reach out to you after the account is opened to work with you to add your joint user.



Next, you will select the type of account to open. Options include:

Checking

- Classic Choice Checking
- Prestige Money Market
- Rewards Checking
- Success Checking

Savings

- Statement Savings
- Vacation Club
- Xmas Club

After you have selected your account and given it a nickname (optional) click **“Save and Continue”**

The screenshot shows the 'ACCOUNT OPEN WIZARD' interface. On the left is a vertical navigation menu with options: Select Owners, Select Accounts, Fund Accounts, Disclosures, and Review Selections. The main area contains the following steps: 1. 'What type of account would you like to open?' with a dropdown menu labeled 'Select an account type'. 2. 'Please select an account:' with a dropdown menu labeled 'Select an account'. 3. 'Give your account a nickname (optional):' with a text input field. 4. A 'Cancel' button. 5. A 'Save and Continue' button highlighted with a yellow border.

The next step will be funding your new account from one of your existing PUTNAM BANK accounts.

For example: Checking/Savings – Minimum to open is \$20.

If you are opening multiple accounts, they will all be funded from the same account.

After deciding which account will fund your new account(s) and choosing your amounts, click **“Save and Continue”**

The screenshot shows the 'ACCOUNT OPEN WIZARD' interface at the funding step. The left navigation menu is the same. The main area contains: 1. 'Select funding account:' with a dropdown menu labeled 'Select an account to fund from'. 2. 'Statement Savings (Minimum \$20)' with a text input field containing '0.00'. 3. A 'Back' button. 4. A 'Save and Continue' button highlighted with a yellow border.

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Next, you will be asked to view and accept the applicable disclosures and agreements.

After you have viewed each disclosure, check the boxes **“I accessed, reviewed, and consent to...”** and **“I authorize the Bank to...”**

In order to proceed, each of the required boxes must be checked before you can continue.

There is also an optional checkbox to enroll the new account in eDocuments.

Click **“Save and Continue”**

ACCOUNT OPEN WIZARD

Select Owners	Disclosures and Agreements
Select Accounts	All disclosures must be accepted before you can continue Terms and Conditions of Your Account - Please Read Terms and Conditions of Your Account
Fund Accounts	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Terms and Conditions of Your Account Disclosure.
Disclosures	*Electronic Funds Transfer Agreement Your Rights and Responsibilities - Please Read EFT Agreement
Review Selections	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Electronic Funds Transfer Agreement. Putnam Bank Schedule of Fees - Please Read Putnam Bank Schedule of Fees
	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Putnam Bank Schedule of Fees. Putnam Bank Funds Availability Policy/Disclosure- Please Read Funds Availability Policy Disclosure
	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Putnam Bank Funds Availability Policy/Disclosure. Putnam Bank Savings Accounts, Truth in Savings Disclosure - Please Read Savings Acct Disclosure
	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Putnam Bank Savings Account, Truth in Savings Disclosure. Putnam Bank Important Information About Debit Card and Overdrafts Fees - Please Read Important Information About Debit Card and Overdrafts Fees
	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Putnam Bank Important Information About Debit Card and Overdrafts Fees Disclosure. Putnam Bank Electronic Signature Agreement - Please Read Putnam Bank Electronic Signature Agreement
	<input checked="" type="checkbox"/> accessed, reviewed, and consent to the Putnam Bank Electronic Signature Agreement. Consent to Credit, Employment and Credit Report <input checked="" type="checkbox"/> authorize the Bank to verify credit, employment history and/or request a credit report (from a credit reporting agency) for all individuals on this application.
	EDOCUMENT ENROLLMENT (OPTIONAL) eDocument Disclosure
	<input checked="" type="checkbox"/> would like to enroll in electronic statements for the account being opened. I accessed, reviewed, and consent to the terms and conditions of the electronic delivery and signature of documents (statements) disclosure.

Required

Optional

Back Save and Continue

You will now be asked to review your selections:

- Account Opening Deposit
- Funding Account

When you have confirmed your choices, click **“Confirm and Submit”**

ACCOUNT OPEN WIZARD

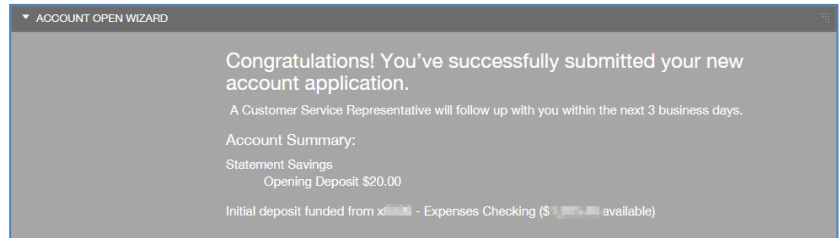
Select Owners	Please verify the information below. Once confirmed, you will not be able to go back and make further changes.
Select Accounts	Account Summary:
Statement Savings	Statement Savings Opening Deposit \$20.00
Fund Accounts	Opening deposit funded from x1 - Expenses Checking (\$ available)
Disclosures	Back Confirm and Submit
Review Selections	

Confirm and Submit

Congratulations!

Finally, you will see a summary of your new account(s).

If successful, your new account(s) will be viewable within your online banking profile.



You will also receive an email from Putnam Bank summarizing your new account(s).

After submitting your account(s), you will be contacted by a member of the Putnam Bank team within **three (3)** business days to verify information, order checks, and answer any questions.

From: "Putnam Bank" <internetbanking@putnambank.com>
Date: January 25, 2019 at 9:54:35 AM EST
To: putnam@putnambank.com
Subject: Putnam Bank: New Account Application Submitted

Dear **[redacted]**,

Congratulations! You've successfully submitted your new account application.

A Customer Service Representative will follow up with you within the next 3 business days.

Account Summary:
Statement Savings
Opening Deposit \$20.00