

ANNUAL STATEMENT

For the Year Ended

December 31 , 2011

OF THE CONDITION AND AFFAIRS OF THE

THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code

10275

Home Office

14514 County Road 9

Street and Number

Findlay

City

45840

Zip Code

OH

Mail Address

14514 County Road 9

Street and Number

Findlay

City

45840

Zip Code

OH

Main Administrative Office

(419) 326-5731

Telephone Number

Organized

November 27, 1927

Commenced Business

January 1, 1928

Annual Statement Contact Person

Marsha K. Nesler

Telephone Number

(419) 326-5731

Contact Person Email Address

marshaknesler@gmail.com

OFFICERS

President

Thomas P. Higbie

Vice President

John Deeds

Secretary

Marsha K. Nesler

Treasurer

Marsha K. Nesler

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Thomas P. Higbie

John Deeds

Timothy Bucher

David Hartman

Mark Boehm

State of Ohio

County of

Hancock

Thomas P. Higbie

President and

Marsha K. Nesler

Secretary of the

THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this _____

day of _____ 20____

ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

2011

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	0.00	0.00	0.00	
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	0.00	0.00	0.00	
3	Real estate (less liens, encumbrances) (Schedule A)	0.00	0.00	0.00	
4	Cash (Schedule E)	258,416.00	0.00	258,416.00	197,523.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	258,416.00	0.00	258,416.00	197,523.00
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)	7,000.00	0.00	7,000.00	10,963.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)	34,121.00	0.00	34,121.00	33,211.00
10.1	Amounts recoverable from reinsurers	7,937.00	0.00	7,937.00	24,734.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	540.00	540.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	308,014.00	540.00	307,474.00	266,431.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

2011

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	350.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	6,900.00	5,927.00
4	Other expenses (excluding taxes, licenses and fees)		
5	Taxes, licenses and fees (excluding federal income taxes)	846.00	851.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve		
10	Advance premium		
11	Ceded reinsurance premiums payable	3,716.00	3,800.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	18,281.00	18,380.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	29,743.00	29,308.00
18	Surplus as regards policyholders	277,731.00	237,123.00
19	Total liabilities and surplus	307,474.00	266,431.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY
STATEMENT OF INCOME

2011

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	137,314.00	171,048.00
1.2	Less: Return Assessments/Premiums earned	192.00	68.00
1.3	Direct Assessments/Premiums earned	137,122.00	170,980.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	26,932.00	37,854.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	110,190.00	133,126.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	33,074.00	61,678.00
3	Loss expenses incurred (Expense Exhibit)	0.00	
4	Other underwriting expenses incurred (Expense Exhibit)	37,261.00	36,168.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	70,335.00	97,846.00
7	Net underwriting gain (loss)	39,855.00	35,280.00
	INVESTMENT INCOME		
8	Net investment income earned	394.00	568.00
9	Net realized capital gains (losses) less capital gains tax		
10	Net investment gain (loss)	394.00	568.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	0.00	1,576.00
14	Total other income	0.00	1,576.00
15	Net income, after capital gains tax and before federal income taxes	40,249.00	37,424.00
16	Federal income taxes incurred		
17	Net income	40,249.00	37,424.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	237,123.00	200,598.00
19	Net income	40,249.00	37,424.00
20	Change in net unrealized capital gains or (losses) less capital gains tax		
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	359.00	-899.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	40,608.00	36,525.00
26	Surplus as regards policyholders, December 31 current year	277,731.00	237,123.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Miscellaneous		1,576.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	0.00	1,576.00
2401			

ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

2011

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	113,060.00	120,769.00
2	Net investment income	394.00	568.00
3	Miscellaneous income		1,576.00
4	Total	113,454.00	122,913.00
5	Benefit and loss related payments	16,627.00	99,646.00
6	Commissions, expenses paid and aggregate write-ins for deductions	35,934.00	35,423.00
7	Federal and foreign income taxes paid (recovered)		
8	Total	52,561.00	135,069.00
9	Net cash from operations	60,893.00	-12,156.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		
10.2	Stocks		
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	0.00	0.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks		
11.3	Real estate		
11.4	Miscellaneous applications		1,079.00
11.5	Total investments acquired	0.00	1,079.00
11.6	Net cash from investments	0.00	-1,079.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	60,893.00	-13,235.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	197,523.00	210,758.00
15.2	End of year (cash, cash equivalents and short-term investments)	258,416.00	197,523.00

**ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY**

2011

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	10,698.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	10,698.00
3	Allowances to managers and agents	0.00
4	Advertising	0.00
5	Boards, bureaus and associations	0.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	10,000.00
8.2	Payroll taxes	3,136.00
9	Employee relations and welfare	0.00
10	Insurance	4,289.00
11	Directors' fees	2,460.00
12	Travel and travel items	0.00
13	Rent and rent items	90.00
14	Equipment	359.00
15	Cost or depreciation of EDP equipment and software	0.00
16	Printing and stationery	495.00
17	Postage, telephone, exchange and express	0.00
18	Legal and auditing	4,000.00
19	Loss adjustment expenses	0.00
18	Investment expenses	0.00
19	Totals	24,829.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	350.00
20.2	Insurance department licenses and fees	0.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	350.00
21	Real estate expenses	0.00
22	Real estate taxes	0.00
23	Aggregate write-ins for miscellaneous expenses	1,384.00
24	Total expenses incurred (a)	37,261.00
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	37,261.00
	Details of Write-Ins:	
2301	DUES	913.00
2302	MISCELLANEOUS	471.00

ANNUAL STATEMENT FOR THE YEAR 2011
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	42,108,735	320
2	Written during the year	0	0
3	Total	42,108,735	320
4	Deduct those expired and cancelled	1,269,695	13
5	In force December 31 of current year	40,839,040	307
6	Deduct amount reinsured	0	XXX
7	Net amount in force	40,839,040	XXX

**ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY**

2011

**UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED**

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
PROPERTY	119,506.00		86,432.00		33,074.00
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 119,506.00	\$ -	\$ 86,432.00	\$ -	\$ 33,074.00

* Total should equal Line 2, Page 4, Current Year.

**UNDERWRITING EXHIBIT - PART 2A
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES**

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
					-
NONE					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

** Total should equal Line 2, Page 3, Current Year.

*** Total should equal Line 1, Page 3, Current Year.

ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

2011

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	540.00	899.00	359.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	540.00	899.00	359.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

2011 ANNUAL STATEMENT OF THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

SCHEDULE A

Showing All Real Estate Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
NONE									
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles OWNED December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
COMPUTER	3/31/2010		1,079.00		539.00		540.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 1,079.00	\$ -	\$ 539.00	\$ -	\$ 540.00

THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

SCHEDULE D - PART 1

* Annual Statement Value

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

[illegible]

*Total to agree with Page 4, Line 1.4, Current Year.

****Total to agree with Page 4, Line 1.5, Current Year.**

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Thomas P. Higbie	President				480.00			\$ 480.00
2) John Deeds	Vice President				420.00			\$ 420.00
3) Masha K. Nester	Secretary/Treasurer	10,000.00						\$ 10,000.00
4)								\$ -
5)								\$ -
								\$ -
Directors:								
Timothy Bucher	Director				540.00			\$ 540.00
David Hartman	Director				480.00			\$ 480.00
Mark Boehm	Director				540.00			\$ 540.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 10,000.00	\$ -	\$ -	\$ 2,460.00	\$ -	\$ -	\$ 12,460.00

GENERAL INTERROGATORIES
(Answer all questions and attach additional sheets if necessary.)

- | | | | | | | | |
|-----|---|---|-------------------------|------------|--------------------------|-------|----------|
| 1. | Company's retention: | Fire | \$25,000 | Wind | \$25,000 | Other | \$25,000 |
| 1a. | Retention before reinsurance applies for: | Catastrophe Reinsurance | NONE | | Aggregate excess of loss | | \$50,000 |
| 2. | What is the largest risk assumed and retained: | | | | | | |
| 3. | What kind of perils are being covered? | FIRE, WIND, THEFT AND EC | | | | | |
| 4. | Have the by-laws been amended during the current year? | NO If so, were such amendments filed with the Ohio Department of Insurance? | | | | | |
| 5. | In what counties does the Company operate: | HANCOCK, HARDIN, ALLEN AND PUTNAM | | | | | |
| 6. | Name of Principal Officer and amount of bond. | MARSHA K. NESLER \$75,000 | | | | | |
| 7. | Are all of the persons who handle funds of the Company bonded? | Yes | X | No | | | |
| | State the name and amount of each bond on each, except person named in Item 6 above. | | | | | | |
| 8. | Does the Company have an annual audit conducted by an independent CPA? | NO | | | | | |
| 9. | State the number of members holding policies in the Company. | 307 | | | | | |
| 10. | Was an annual report of the Company made available to each policyholder? | YES If so, did such report agree with the annual statement filed with the Ohio Department of Insurance? | | | | | |
| 11. | State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. | Feb-09 | | | | | |
| 12. | How many assessments were made during the year? | ONE | Date of last assessment | 11/15/2011 | | | |
| 13. | Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? | YES | | | | | |
| 14. | Rate of policy fee | \$25 | | | | | |
| 15. | State the amount of borrowed money since date of last assessment | NONE | interest thereon | NONE | | | |
| 16. | Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement? | Yes | No | Yes | | | |

2011

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2011
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

ORGANIZATIONAL CHART

**LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32**

NONE

ANNUAL STATEMENT FOR THE YEAR
THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

2011

Overflow Page for Write-ins

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505				0.00	
1506					
1507					
1508	NONE				
1509					
1510					
1511				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605			
1606			
1607	NONE		
1608			
1609			
1610			
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	NONE		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505				0.00
1506	NONE			
1507				
1508				
1509				
1510				
1511				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

THE UNITED MUTUAL INSURANCE COMPANY OF HANCOCK COUNTY

Overflow Page for Investments Owned

SCHEDULE D - PART 1

Showing all **BONDS** Owned on December 31 of Current Year

[illegible]

* Annual Statement Value

SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	Dividends		13	14
	Description						Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, Adjust In Book Value During
Cusip #	Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value							
	NONE												
	** You can insert additional rows in yellow above if needed!												
XXX		XXX	XXX	XXX	XXX	\$	XXX	\$	\$	\$	\$	\$	\$
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$	XXX	\$	\$	\$	\$	\$	\$

2011

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

[illegible]