



New IRA Account Application (Part One)

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 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 documentation. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you. We apologize for any inconvenience this may cause; however, federal law prohibits us from waiving these requirements.

Please fill out the application below, sign and mail it back to us with your IRA Application and initial deposit. If you have any questions regarding this application, please call the Customer Service Center at 1.877.839.2737. We look forward to having you as a customer and thanks for choosing BankDirect.

How did you hear about us? Our Website Our E-mail BankRate.com Other: _____

Are you a new customer or current customer? New Customer Current Customer

Select the type of account(s) you wish to open:

IRA Certificate of Deposit IRA Money Market

Please select IRA CD term (if applicable):

12 Month 18 Month 24 Month 30 Month
 36 Month 48 Month 60 Month

How are you contributing to your IRA? (Check One)

(IRA CD: \$1,000 minimum to open, IRA MMA: \$100.00 minimum to open. Check www.bankdirect.com for maximum contributions and more IRA information)

Check IRA Transfer IRA Direct Rollover Transfer from BankDirect
Account Number: _____

Will you use online banking? Yes No

Primary Applicant's Personal Information. All Fields Below are Required.

Name (First, middle initial, last): _____

Home Phone: _____ - _____ - _____

E-mail Address: _____

Gender: (Check One) Male Female U.S. Citizen: Yes No

If Not U.S. Citizen, What Country: _____

Select one of the following security questions for your account for identification purposes.

In what city were you born? _____

What is your security word? _____

What is your pet's name? _____

Identification Information: (Check One) Driver's License Military ID Passport

State: _____ Number: _____ Expiration: _____

Check One: Unemployed Employed Self-Employed Retired Student

Employers Name: _____

Employers Address: _____

Employers City, State, Zip _____

Type of Business: _____

Your Work Phone: _____ - _____ - _____

Years at Current Job: _____ Years





Signature Card

Primary Applicant:

Print Your Name

Signature

Date

BankDirect, a division of Texas Capital Bank, N.A., is FDIC insured for up to an aggregate of \$100,000.00. Since BankDirect is a division of Texas Capital Bank, N.A., any funds on deposit with BankDirect are aggregated towards the \$100,000.00 FDIC insurance at Texas Capital Bank, N.A.

[Member FDIC](#)

The Authorized Individual(s) signing above agrees to the terms set forth in the Deposit Account Disclosure, the Certificate of Deposit Account Disclosure (if applicable), the Rate and Fee Schedule (Truth in Savings), the Funds Availability Disclosure, and the Electronic Funds Transfer Disclosure. The Financial Institution may amend disclosures from time to time.

Credit Check

By providing information on the following application you acknowledge and agree that BankDirect, a division of Texas Capital Bank, may obtain information on your checking account history from companies that compile and offer such information in the ordinary course of business.

Electronic Notices:

By opening an account and signing this application, you agree to receive via e-mail or by U.S. Mail, important bank information, disclosure notices, and/or technology updates as required from time to time.

ATM Card Disclosure:

I apply for an Automated Teller Machine (ATM) Card to be used in conjunction with the accounts listed above. I agree that use of the ATM Card will be subject to the terms and conditions contained in the Deposit Account Disclosure and the Electronic Funds Transfer Disclosure. I authorize the Financial Institution to make any investigation of my credit, either directly or through any agency. I understand that the Financial Institution will retain this application and any other credit information, even if this ATM card is not granted.

Mail the completed BankDirect application, IRA application and initial deposit to:

**BankDirect
Customer Service Center
ATTN: IRA Department
P.O. Box 809017
Dallas, Texas 75380-9779**

Wire Instructions for New Accounts:

**BankDirect c/o Texas Capital Bank
Transit Routing # 111017979
Specify: "BankDirect New IRA Account"
Ref: (Customers Name)
Customers Phone Number _____**

If your initial deposit is a check
please make payable to **BankDirect** and write on the back of the check "**For Deposit Only**"

