



# Welcome to The Neffs National Bank!

Thank you for choosing The Neffs National Bank for your deposit account needs. We would like to help make your transition to our bank as smooth as possible by providing some guidelines to help make your switch to community banking. Below you will find the necessary information needed to open your account at The Neffs National Bank.

## What Do I Need to Open an Account Guide - Commercial Accounts\*

- All owners and signers must be U.S. citizen
- The business must be registered in the U.S. and operate in Lehigh, Carbon, or Northampton County.
- All account owners and/or signers must be present to open an account with current/valid government-issued documentation.

### Account Owner and Signer

- ✓ PA Drivers License
- ✓ PA Identification Card
- ✓ U.S. Passport

### Business Documentation Required

- ✓ EIN Number Documentation (EIN letter or recent tax return)
- ✓ Entity Number
- ✓ Business Structure  
*(Articles of Incorporation, Membership Agreement, Partnership Agreement, etc.)*

\*Please note - if the address is not current on your identification, you must bring your DMV update card as well.  
*All account owners and signers are encouraged to bring your Social Security card for number verification.*

## Restrictions

You must be able to answer the following questions with a “no” answer:

- Does any portion of business income come from internet gambling?
- Is this a marijuana-related business?
- Do your business activities include check cashing in amounts exceeding \$1,000 per customer, per day?
- Do your business activities include transmitting funds via electronic funds transfer?

## Opening Deposit

To open the new account, you must bring an opening deposit.

Please refer to our deposit product page at [www.neffsnatl.com/deposit-rates](http://www.neffsnatl.com/deposit-rates) to view account opening minimum balances.

For the first 30 days the account is opened, all checks presented must be deposited and will be placed on a 10-day hold (after the 30 days have expired, a 2-day hold will be placed on future check deposits).

Cash or Direct Deposit processed through the account will be available immediately.