

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 - Personal Accounts*

- Customers must be a U.S. citizen who live within Lehigh, Carbon, or Northampton County.
- All account owners must be present to open an account with current/valid government-issued documentation.

Account Owner 18 Years or Older

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

Account Owner Under 18 Years Old

- ✓ PA Drivers License
- ✓ PA Drivers Permit w/ School Picture ID
- ✓ PA Identification Card
- ✓ U.S. Passport
- ✓ Birth Certificate w/ Social Security Card***
(must also have photo ID)
- ✓ Place of Employment & Occupation
(must also have photo ID)

*If the address is not current on your identification, you must bring your DMV update card as well.

**If presenting a U.S. Passport, customer must have additional identification with a valid mailing address.

***For a child's trustee account, the parent/legal guardian must bring the birth certificate and social security card of the minor.
You are encouraged to bring your Social Security card for number verification.

Restrictions

Age restrictions apply to account owners under 18 years old.

Checking Accounts

- No one under 16 years old may have a checking account.
- 16-17 years old - Minor must have a parent/legal guardian as co-owner on the account.

Savings Accounts

- 14-15 years old - Minor must have a parent/legal guardian as co-owner on the account.
- 16-17 years old - Minor may have single savings account.

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 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.

Neffs 5629 PA Route 873, P.O. Box 10, Neffs, PA 18065 • **Walnutport** 211 S. Best Avenue, Walnutport, PA 18088

(610) 767-3875 • www.neffsnatl.com • (610) 224-2265