



## UNIFORM SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT FORM

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**PLEASE NOTE: If this is a MULTIPLE-PARTY ACCOUNT, all owners select MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP under RIGHTS AT DEATH.**

### ACCOUNT OWNERSHIP TYPES

Not all account types are available to open online. If you are interested in opening an account not available online, please stop your online session and contact us.

### OWNERSHIP

- SINGLE-PARTY ACCOUNT
- MULTIPLE-PARTY ACCOUNT

Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

### RIGHTS AT DEATH

- SINGLE-PARTY ACCOUNT  
At death of party, ownership passes as part of party's estate.
- SINGLE-PARTY ACCOUNT WITH POD (PAY ON DEATH) DESIGNATION \*  
At death of party, ownership passes to POD beneficiaries and is not part of party's estate.
- MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP  
At death of party, ownership passes to surviving parties.
- MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND POD (PAY ON DEATH) DESIGNATION \*  
At death of last surviving party, ownership passes to POD beneficiaries and is not part of last surviving party's estate.
- MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP\*  
At death of party, deceased party's ownership passes as part of deceased party's estate.

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\* Not available to open online. Please contact Partners Bank at (888) 226-5747 for more information.