



BENEFICIARY INFORMATION

Account Holder:			Account Number:		
First Name	M.I.	Last Name			
Beneficiary #1:					
Name:			Percentage: %		
First Name	M.I.	Last Name	(percentage must be the same for all beneficiaries)		
Address:					
Street Address		City	State	Zip Code	
Home Phone: () -			Social Security Number:		
Relationship:			- -		
Beneficiary #2:					
Name:			Percentage: %		
First Name	M.I.	Last Name	(percentage must be the same for all beneficiaries)		
Address:					
Street Address		City	State	Zip Code	
Home Phone: () -			Social Security Number:		
Relationship:			- -		
Beneficiary #3:					
Name:			Percentage: %		
First Name	M.I.	Last Name	(percentage must be the same for all beneficiaries)		
Address:					
Street Address		City	State	Zip Code	
Home Phone: () -			Social Security Number:		
Relationship:			- -		
Signature of Account Holder:			Date:		

P.O.D. Account: A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, you may withdraw money from the Account and may, by written direction to us, change the P.O.D. payee(s) under the Account. When the last Account Holder dies, the Account is owned by the P.O.D. payee(s). If the P.O.D. Account is held by more than one person, each Account Holder will be subject to the rules pertaining to joint account ownership as set forth above. Each beneficiary is entitled to a proportionate share of the Account proceeds upon the last account holder's death. If a beneficiary dies before the last account holder, the beneficiary's share shall go to the beneficiary's estate. **A P.O.D. account cannot designate unequal shares for different P.O.D. beneficiaries.** We may require the account holder(s) to provide an address for any P.O.D. beneficiary. If the P.O.D. account is an interest-bearing account and the funds are not claimed by a P.O.D. beneficiary within sixty (60) days after the death of the last account holder or after we receive notice of the last account holder's death, whichever is later, we have the right to convert the account into a non-interest bearing account. No change in the designation of a named beneficiary shall be valid unless executed by the owner of the funds and in the form and manner prescribed by us. If there is no surviving P.O.D. payee upon the death of the last owner, state law will determine ownership of the funds in the Account. P.O.D. payee beneficiary designations are subject to the requirements of applicable Oklahoma law providing for revocation in the event of divorce or annulment. **NOTICE: Distribution of the proceeds in the P.O.D. account shall be consistent with the provisions of Section 901 of Title 6 of the Oklahoma Statutes.** **Member FDIC**