



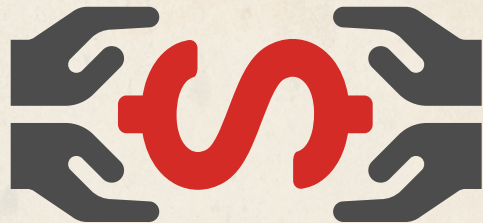
LOOK BEFORE YOU LEAP

Is a Joint Bank Account Right for Me?



Joint accounts may be a great way to share financial responsibilities (income & expenses).

OTHER REASONS PEOPLE CHOOSE JOINT BANK ACCOUNTS



Extra pair of eyes

To monitor someone else's finances for them.

Assist with managing money

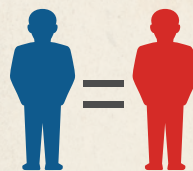
To easily assist someone with paying bills and other banking needs.

Post-death distributions

To easily transfer money after the death of an account holder.



WHAT YOU NEED TO KNOW



The other account holder could withdraw money out of the account without your consent or knowledge.



You may become responsible for paying taxes on the account.



Your funds could be taken if the other account holder is sued.

SAFER ALTERNATIVES TO JOINT BANK ACCOUNTS



View-Only Account

Gives someone you trust the ability to watch and protect your account without the ability to access funds.



Convenience Account or Special Financial Power of Attorney

Allows someone you trust to use your account for your benefit.



Payable Upon Death Form

Allows you to name the person to whom you want to leave the money in your account by completing a bank form.

If you are considering a joint bank account talk to your banker about the alternatives.

