

**Account Setup Documentation Compliance Support**

**Self-Directed IRAs**

**Utilization of Bank Holding Company/Bank Stock Only**

The Self-Directed IRA program has been selected as a product offering within your bank for the exclusive purpose of providing customers a mechanism in which to utilize an Individual Retirement Account (“IRA”) program for the singular purpose of purchasing common shares of your (Bank Holding Company Name/Bank Name).

This program also provides liquidity to the stock of your bank holding company/bank a significant component to securing prospective investor interest as well as existing shareholders.

Documents in this section address additional (optional) customer’s disclosures specific to the type of investment being considered by the account holder. Bank compliance staff in reviewing the forms offered by their selected vendor may elect to add additional disclosures, as identified within this section.

Usage of disclosures (all or selected elements) is dependent on the completeness of forms offered by selected vendors and implementation decisions by compliance staff.

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