Community Savings Bank
503 West Plane Street
Bethel, OH 45106
(513) 734-4445
www.bankwith-csb.com

Minor Auxiliary Account Agreement

This Auxiliary Agreement governs your Account with us. In this agreement "we" refers to Community Savings Bank. "You", "your" and similar terms refers to each person listed as an owner on the account.

1. You have received a copy of Account disclosure, the Funds Availability Policy, and an EFT disclosure which all pertain to the Account. You agree that any account owner aged 17 and below ("Minor") is bound by the terms and conditions of the agreements in all respects as a joint account owner of legal age.

2. The account is a joint ownership account. You agree that while all account owners are alive, we can honor checks or orders drawn by any joint owner, honor requests for withdrawals from any joint owner, release the entire amount on deposit in the account to either owner, allow any owner to close the joint account, and allow any owner to take the same actions that a sole owner of an account could take. This means that, even if one of the account owners is a minor, the minor may perform all transactions on the account including but not limited to, writing checks and making withdrawals, and allow any owner to take any action that a sole owner could take with the knowledge, consent, or permission of another account owner.

3. You agree that we can follow the directions given by any account owner and agree that you are legally responsible for any and all transactions involving the account including but not limited to, overdrafts on the account, regardless of which account owner is at fault for the overdraft, and for any fees or service charges that arise from the account.

4. You agree that any owner on the account may request a debit card for the account. By signing below, the Adult joint account owner authorizes and provides consent for the minor account owner to obtain a debit card for this account. The minor may use the card to perform transactions on the account as described in the agreements. The debit card issued to the minor owner for this account may not be linked to any other account. This restriction will remain in effect if the minor holds the card past his or her 18th birthday.

_____ _____

Adult Account Owner Date

_____ _____

Minor Account Owner Date

_____

Account Number