

Print these cards on white cardstock and include on the ring with the IRA Procedure Cards.

A. BANK Retail Retirement Products

Minimum Opening Balance	\$100	\$1,000	\$100	\$1,000
Deposits Are Allowed...	Any Time	During Grace Period	Any Time	Any Time
Minimum Deposit Amount	\$100	No Minimum	No Minimum	No Minimum
Withdrawals ² Are Allowed...	During Grace Period ³	During Grace Period ³	Any Time	Any Time

Notes

¹ Add-On CDs and Promotional CDs are not available as retirement accounts.

² Participants who are at least age 59½ may take one distribution per calendar year without a CD penalty or a processing fee. Also, BANK will waive CD penalties and processing fees for participants who are at least age 59½ and set up recurring distributions on the periodic payment system. Annual trustee fees will still apply.

³ CD Penalties are not charged during the grace period, but the processing fee may apply.

Non-BANK Retirement Products

Your Financial Consultant or licensed branch employee may offer the following types of products to IRA customers:

- Fixed or variable annuities
- Mutual Funds
- Stocks
- Bonds

These alternative investments are an option for most customers, especially those who want a higher return than CD rates, have an IRA Rollover, or are at a young enough age to bear the additional risk.

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B. Retirement Plan Format

IRA Type	Part 1	Part 2	Part 3*
Traditional Contributory	TIN	I	#
Roth Contributory		H	
Roth Conversion		T	
Rollover		R	
SEP		S	
Basic Retirement Plan		Q	

* Each plan number ends in a digit that indicates how many plans of that IRA type the customer has with BANK. Since most customers have only one plan of each IRA type, most plans end in "1." If, however, a customer has two Traditional Contributory plans with BANK, the first plan opened would end in "1" and the second plan opened would end in "2."

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C. BANK Retirement Plans

Traditional Contributory	
Eligibility to Contribute	Two requirements: <ul style="list-style-type: none"> Earned income during the tax year Under the age of 70½
2002-2004 Annual Contribution Limit	The lesser of: <ul style="list-style-type: none"> \$3,000 (\$3,500 if age 50 or over) 100% of the year's earned income
Contribution Deadline	April 15th of the following year
Distribution Requirements	<ul style="list-style-type: none"> At age 59½, distributions are free from federal and state penalties At age 70½, required minimum distributions (RMD) must begin and continue annually
Notes	A non-working spouse under age 70½ may be eligible to contribute to his/her own IRA based on working spouse's income

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Roth Contributory	
Eligibility to Contribute	Two requirements: <ul style="list-style-type: none"> Earned income during the tax year Annual income is within the limits allowed by IRS
2002-2004 Annual Contribution Limit	The lesser of: <ul style="list-style-type: none"> \$3,000 (\$3,500 if age 50 or over) 100% of the year's earned income
Contribution Deadline	April 15th of the following year
Qualified Distribution Conditions	<ul style="list-style-type: none"> Distributions are tax-free and penalty-free (federal/state only) after 5 years and attainment of age 59½ Other qualifying conditions exist
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D. BANK Retirement Plans

Traditional Rollover	
Eligibility to Contribute	Funds must originate from a Qualified Plan or another Rollover IRA
Contribution Limit	No fixed dollar amount, but only pre-tax funds originating from a Qualified Plan may be deposited
Contribution Deadline	Within 60 days of receiving funds from previous plan
Distribution Requirements	Same as Traditional Contributory
Notes	<ul style="list-style-type: none"> The Rollover IRA keeps Qualified funds separate from all other IRA plans for easy record keeping Funds from a Qualified Plan may also be deposited into a Traditional IRA, but the participant must keep accurate records if wanting to transfer them back to a Qualified Plan

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Simplified Employee Pension (SEP)	
Eligibility to Contribute	The employer determines the eligibility requirements for employee participation and makes the applicable contributions.
2002-2004 Annual Contribution Limit	The lesser of: <ul style="list-style-type: none"> \$40,000 25% of compensation
Contribution Deadline	April 15th of the following year
Distribution Requirements ²	Same as Traditional Contributory
Notes	<ul style="list-style-type: none"> Most SEPs are established by sole proprietors, but are available to corporations and partnerships If the employer has eligible employees, the employer may either contribute to employee's SEP account or employee's own Traditional Contributory IRA.

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E. BANK Retirement Plans

Basic Retirement Plan (BRP) or Keogh	
Eligibility to Contribute	The employer establishing the plan determines the eligibility requirements for employees to participate
Contribution Limit	The lesser of: <ul style="list-style-type: none">• \$40,000• 100% of compensation
Contribution Deadline	Employer's tax-filing deadline
Distribution Requirements	Similar to Traditional Contributory (contact the Support Center for more information)
Notes	<ul style="list-style-type: none">• Most BRPs are established by sole proprietors, but are available to corporations and partnerships• BRPs must be opened with the assistance of the Support Center at 626-293-xxxx

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