



Name _____ Account No. _____ Date _____

Addendum to Deposit Agreement.

1. A Direct Deposit Program participant may open only a single, regular savings account with passbook and unlinked to ATM.
2. The Bank may put the account on hold pending verification and confirmation of a report/notice of death or legal incapacity of the recipient or beneficiary of the Program.
3. Depositor authorizes the Bank to debit from the account any amount erroneously credited thereto as well as benefit payments credited after the death or legal incapacity of the recipient/beneficiary for return to the U.S. Federal Government.
4. All withdrawals to the account shall be made personally except upon the prior written approval and the appointment of a representative payee/legal custodian by the relevant agency authorized by the U.S. Federal Government. The representative payee/legal custodian shall be responsible for any amount withdrawn from the pensioner/beneficiary's account after death or legal incapacity of the pensioner/beneficiary and shall cause the return of said amount to the Bank.
5. Enrollment under the Direct Deposit Program shall be terminated for any of the following:
 - a) A written request from the program agency or the depositor to terminate the enrollment;
 - b) Death or legal incapacity of the pensioner/beneficiary/depositor;
 - c) Cases of fraud; and
 - d) Closure of the account by either the depositor or the Bank. If termination is at the instance of the Bank, it shall be effective thirty (30) days from notice to the depositor.
6. The Bank reserves the right to close the deposit account of any US pensioner/beneficiary for failure to comply with the requirements imposed by the Bank on maintenance of the deposit account and for such other reasons that the Bank may deem appropriate.

Conforme:

Signature Over Printed Name