



- Owner is the person that is primarily on the account, for the purpose of taxes one person is defined as the Tax Reporting Person, or primary owner.
- Accounts with only one person will only be linked automatically to other accounts with the same person
- Accounts with multiple people will be linked to accounts with the same people and the same owner person.
- Accounts that do not follow those rules will not be automatically linked, however you may contact us and request to combine any account you are an owner on, to an existing account statement.
- Loans and CD's can be combined with another statement account for the purpose of Account Summary Information only, such as balances and interest accrued/earned.
 - Statement account must be a deposit account only
 - You will still receive a bill separately as normal
 - CD's and Loans cannot be combined to each other they must be combined to a deposit account
- Accounts with "non-owners" such as a beneficiary can be combined with a single owner account
 - Ex:
 - Account 1: Jane Smith
 - Account 2: Jane Smith
 - Julie Smith (beneficiary)

***** Please note more than 2 accounts can be combined together*****

Example of an account that will automatically combine:

Account 1

Jane Smith (1st)
John Smith (2nd)

Account 2

Jane Smith (1st)
John Smith (2nd)

Example of an account that will not automatically combine but can be combined if you call in:

Account 1

Jane Smith (1st)
John Smith (2nd)

Account 2

Jane Smith (1st)

Example of an account that cannot be combined:

Account 1

Jane Smith (1st)
John Smith (2nd)

Account 2

John Smith (1st)