



Agility

Beneficiary Designation for a Payable-on-Death (POD) Account

You may establish your CIBC Bank USA (Bank) Agility Account (Account) as a POD Account by designating one or more individuals as POD beneficiaries below.

POD beneficiaries for this Account must be natural persons (individuals) with a U.S. Social Security Number. Designation of or changes to any POD beneficiaries must be in writing on a form approved by the Bank and signed by all Account owners.

Each owner of the Account, during his or her lifetime, can make deposits, withdraw from or close the Account, or change the POD beneficiaries at any time. Where there are two or more Account owners (not including any POD beneficiaries), they own the Account as joint tenants with right of survivorship. During the lifetime of the Account owner(s), POD beneficiaries have no rights over the Account or to the proceeds of the Account.

Upon the death of all owners of the Account, the balance in the Account is payable to the surviving POD beneficiaries or their legal representatives, as provided by applicable state law. State law, such as laws in community property states, may affect this distribution. We will distribute the balance in the Account according to the law of the state of the last surviving Account owner's primary address on file with us at the time of that Account owner's death. If that state's statutes do not specify how the distribution is required to be made, or if the primary address on file with us at that time is not in a U.S. state or the District of Columbia, we will pay according to Illinois law. If no POD beneficiary is living at the time of the death of the last surviving Account owner, the proceeds of the Account will pass to the estate of the last surviving Account owner, unless otherwise required under applicable state law. We do not allow POD beneficiaries to keep the Account open after the death of the Account owners. For Certificates of Deposit (CDs), we will close out the CD without penalty and pay the principal and accrued interest to each POD beneficiary entitled to those funds in accordance with applicable law.

Ownership of a POD Account cannot be changed by will. The Bank requires appropriate documentation before releasing any funds to any POD beneficiary or representative.

You may add up to six (6) POD beneficiaries on your Account using this form.

Please note: The designation of POD beneficiaries is not effective until CIBC Bank USA receives this form signed by all of the Account owners and has verified the identity of all Account owners. A separate POD beneficiary designation must be completed for each Account. You will receive written confirmation from the Bank of the POD beneficiary designation for your Account once it is active.

POD BENEFICIARY DESIGNATION

I want my Agility Account to be a POD Account. Please add the following person(s) as POD beneficiaries to my Agility Account in accordance with the terms stated above, my Agility Account Agreement, and applicable state law:

Name	DOB	SSN	Phone
Name	DOB	SSN	Phone
Name	DOB	SSN	Phone
Name	DOB	SSN	Phone
Name	DOB	SSN	Phone
Name	DOB	SSN	Phone

Agility CD Agility Savings

Account Number

Account Owner Name

Account Owner Signature _____ **Date**

Account Owner Name

Account Owner Signature _____ **Date**

Please mail this form back to us using the enclosed return envelope or using the following mailing address.

**CIBC Bank USA
Agility Account Processing
6825 West 111th Street
Worth, IL 60482**

Please do not send this form via email, as it contains sensitive information, and email is not a secure form of communication. The security of your personal information is very important to us.

NEW JERSEY RESIDENTS: This Account is subject to the provisions of the Multiple Party Deposit Account Act, N.J.S.A. 17:161-1 et seq.

This Account is a POD account. Ownership of this Account cannot be changed by will.

This account belongs to the owner(s) of this Account during the lifetime of the owner(s) and belongs to the surviving POD beneficiary or beneficiaries upon the death of all account owners. The POD beneficiary or beneficiaries have no present right of withdrawal from the Account. Upon the death of the last surviving Account owner, the proceeds of the Account will belong to the surviving POD beneficiary or beneficiaries in accordance with applicable state law.

The Bank will have no liability for payments made pursuant to the Multiple Party Deposit Account Act. The Bank may make payment from this Account, including payment of the entire Account balance, pursuant to any statutory or common law right of setoff, levy, attachment or other valid legal process or court order, relating to the interest of any one or more of the Account owners; and on request to a trustee in bankruptcy, receiver in any state or federal insolvency proceeding, or other duly authorized insolvency representative of any one or more of the Account owners. Please see the Security Interest and Set Off and Legal Actions or Claims Affecting Your Account sections of the Agility Account Agreement for additional information.

For Bank Use Only:		
Date form presented:		
Branch:	Mail:	Other:
ID verified by:		
Joint Owner ID verified by:		

