



P.O. Box 182084 Columbus, OH 43218
Bread Savings Customer Care: 833-755-4354
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Section D: CERTIFICATION AND ACKNOWLEDGMENT

By signing this form you:

1. Certify the information provided is true and accurate.
2. Understand that as the owner(s), you may close the Account, remove or add one or more POD Beneficiaries, and withdraw all or part of the funds in the Account. **POD Beneficiaries have no rights to the funds in the account during the lifetime of any Account owner(s).**
3. You understand upon the death of the sole Account owner or of the last surviving Account owner:
 - o Any funds remaining in the Account referenced in **Section A** belong to the POD Beneficiary or Beneficiaries, if both surviving, or to the survivor of them if one or more dies before the death of the sole Account owner or the last surviving Account owner;
 - o If two or more POD Beneficiaries survive, any funds remaining on deposit belong to them in equal shares, subject to applicable law; and
 - o If two or more POD Beneficiaries survive, there is no right of survivorship in the event of death of a POD Beneficiary.
4. You understand that Payment of the funds to any POD Beneficiary is subject to the Bank’s right to charge the Account for any amount the deceased Account owner(s) or POD Beneficiary owes us. The Bank may require the submission of specific legal documents (such as a death certificate and/or POD Beneficiary ID information) prior to the release of funds in the account. Until final payment is made to the POD Beneficiary or Beneficiaries, the Bank shall continue to operate the account according to the terms of the applicable account agreement and disclosures, and these POD Designation Terms and Conditions. The terms of the account may not be altered by Will or other testamentary instrument.
5. You understand that certain state law restrictions apply to payable on death accounts. You are solely responsible for complying with applicable law in establishing a payable on death account. We make no representation that designating your Account as a payable on death account is advisable. You should consult with any attorney or other qualified estate planning professional before designating your Account as a payable on death account.

Account Holder’s Signature:	Today’s Date:


(For joint accounts only one owner signature is required)

Return all pages (4 of 4) of the completed and signed form via your Secure Messages.

Request will not be considered valid unless all pages are complete and returned.

You will be notified within three to five business days after we have received the completed form.

How to send these forms to us by Secure Message:

Login to your online banking and select “Messages” from your menu or Dashboard then select to “Start a Conversation” → select the  icon next to “Type your message...” → select “Files” → select the completed form → type and title your message: **POD Beneficiary** → select “Send”