

# How to Open Your IDA (Savings Account)

1. Go to [https://mrp1.cunetbranch.com/swk/mrp\\_8339/App.aspx?AppID=51001](https://mrp1.cunetbranch.com/swk/mrp_8339/App.aspx?AppID=51001)
2. Read through the first screen and hit **Continue**:

**Progress**

- Welcome
- E-SIGN Disclosure
- Personal Information
- Joint Information
- Product Selection
- Funding
- Transfer Funds
- Mail A Check
- Review Application
- Disclosure
- Application Submitted

**Individual Development Account (IDA) Portal**

Welcome, and Thank you for choosing Beneficial State Bank! Please note that you must be at least 18 years of age, and you must be a U.S. citizen or U.S. resident alien to open your account with us online. [Quit this application](#)

This process will take about 10 minutes. Your progress can be tracked in the navigation bar on the left side of your screen. Where you currently are in the application process will be highlighted. When you have finished a step, a check mark will appear.

Please have available:

- U.S. Social Security number or ITIN
- A valid form of identification including: Driver's license, State ID, Military ID or Passport
- Previous home address (if you have lived at your current home address less than two years)
- U.S. checking or savings account to fund your new account(s)

For your protection, your application session will automatically time out if there is no activity for 30 minutes. All information will be lost if this occurs.

Select the **Continue** button once you are ready to begin.

**Continue**

3. Accept the *E-Sign* disclosure. Signing this means that you agree to:
  - Receive bank statements and communications electronically through the internet,
  - Make sure the bank always has a working e-mail address on file that you check regularly,
  - Have access to a computer with internet and software for opening PDFs (like the file you are reading now).

**Internet**

- A web browser which supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

FI Contact Information:  
888-326-2265  
Beneficial State Bank  
P.O. Box 400  
Ilwaco, WA 98624  
[newaccountonline@beneficialstate.com](mailto:newaccountonline@beneficialstate.com)

**Accept** **Decline**

4. Fill in your personal information and continue.



beneficial state bank

Progress
<input checked="" type="checkbox"/> Welcome
<input checked="" type="checkbox"/> E-SIGN Disclosure
Personal Information
Joint Information
Product Selection
Funding
Transfer Funds
Mail A Check
Review Application Disclosure
Application Submitted

**New Customer**

\*TIN or SSN: 123456789 (no dashes)

[Quit this application](#)

**Applicant Information**

Title:

\*First Name (requires at least two non-space characters):

\*Last Name (requires at least two non-space characters):

Suffix:

Middle Name:

\*Birth Date:  (MM/DD/YYYY)

\*Identification Type:

\*Drivers License Number/ID Number:

\*Drivers License State/ID State:

\*Drivers License Issue Date:  (MM/DD/YYYY)

\*Drivers License Expiration Date:  (MM/DD/YYYY)

\*Home Phone (no dashes):

Work Phone (no dashes):

\*Email Address:

\*Confirm Email Address:

\*Mothers Maiden Name:

**Current Home Address Information**

\*Street Address (no P.O Boxes):

\*City:

\*State:

\*Zip Code:

**Mailing Address Information**

\*Is your mailing address the same as your current home address:

← If the address where you get mail is different from the address you listed as home, see #5.

**Employer Information**

Employer Name:

Occupation:

**Citizenship Information**

\*Are you a U.S. Citizen?:

← If you are not a United States citizen, see #6.

**Certification of Tax Status**

By selecting True at the bottom of this screen, I authenticate and verify my tax identification number and agree to the following statement: Under penalties of perjury, I certify:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person including a U.S. resident alien.

The Internal Revenue Service does not require your consent to any provision of this application other than the certifications required to avoid backup withholding.

By selecting True below, I certify the foregoing statements under penalty of perjury.

\*Your Choice:  Required

5. If your mailing address is not the same as the address where you live, answer **No** on the dropdown and the page will refresh so you can enter it:

### Mailing Address Information

\*Is your mailing address the same as your current home address:

\*Mailing Address:  Required

\*Mailing City:  Required

\*Mailing State:  Required

\*Mailing Zip Code:  Required

If you don't have an address where you can receive mail, tell Heidi or your mentor.

6. If you are not a United States citizen, answer **No** on the dropdown and the page will refresh so you can enter documentation:

### Citizenship Information

\*Are you a U.S. Citizen?:

\*Please indicate your country of citizenship:  Required

If a non-U.S. citizen, you will need to provide additional identification information from your passport, resident alien card or green card.

\*Type of identification:  Required

\*Passport Number / Card Number:  Required

\*Passport Issue Date / Card Issue Date:   (MM/DD/YYYY) Required

\*Passport Expiration Date / Card Expiration Date:   (MM/DD/YYYY) Required

7. At the bottom of the "Personal Information" page, everyone should choose **True** from the dropdown and continue.

### Certification of Tax Status

By selecting True at the bottom of this screen, I authenticate and verify my tax identification number and agree to the following statement: Under penalties of perjury, I certify:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person including a U.S. resident alien.

The Internal Revenue Service does not require your consent to any provision of this application other than the certifications required to avoid backup withholding.

By selecting True below, I certify the foregoing statements under penalty of perjury.

\*Your Choice:

8. On the next page, called "Joint Information," the answer is **No**.

Progress
✓Welcome
✓E-SIGN Disclosure
✓Personal information
Joint Information
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Will there be a Joint Owner (Youth Only) on this account? If a joint owner is selected, the joint owner will appear on all accounts.



Choose "No"

9. On the next page (called "Product Selection"), choose **Yes** from the dropdown.

**IDA Savings**

\*Is this an IDA Savings Account?  No  
 Yes

**Previous** **Continue**

10. The IDA Program Name is **VIDA**.

**IDA Savings**

\*Is this an IDA Savings Account?:

\*IDA Program Name:  **Required**


**Previous** **Continue**

11. On the next page, "Funding," choose **Fund Later**.

**Funding**

Would you like to fund your new account today?

**Fund Now** **Fund Later**



12. The next page ("Mail A Check") will ask you to mail an opening deposit to the bank. Just hit **Continue** for now, because FOTC will be sending this for you.

13. You're almost done! The next page is just to review everything you've entered, and make sure it is correct. Continue when you're done proofreading.



# beneficial state bank

Progress	Application review
<input checked="" type="checkbox"/> Welcome	Please review application: <a href="#">Quit this application</a>
<input checked="" type="checkbox"/> E-SIGN Disclosure	<b>Individual Development Account (IDA) Portal</b>
<input checked="" type="checkbox"/> Personal Information	Welcome - Individual Development Account (IDA) Portal
<input checked="" type="checkbox"/> Joint Information	<b>New Customer</b>
<input checked="" type="checkbox"/> Product Selection	*ITIN or SSN: 123456789
<input checked="" type="checkbox"/> Funding	Applicant Information
<input checked="" type="checkbox"/> Transfer Funds	Title:
<input checked="" type="checkbox"/> Mail A Check	*First Name (requires at least two non-space characters): Next
<b>Review Application</b>	*Last Name (requires at least two non-space characters): Steps
Disclosure	Suffix:
Application Submitted	Middle Name:
	*Birth Date: 01/01/1995
	*Identification Type: State Issued ID
	*Drivers License Number/D Number: E123456
	*Drivers License State/ID State: Oregon
	*Drivers License Issue Date: 01/01/2014
	*Drivers License Expiration Date: 01/01/2017
	*Home Phone (no dashes): 5032616633
	Work Phone (no dashes):
	*Email Address: nextstepsproject@gmail.com
	*Confirm Email Address: nextstepsproject@gmail.com
	*Mothers Maiden Name: Project
	Current Home Address Information
	*Street Address (no P.O Boxes): 44 NE Morris St
	*City: Portland
	*State: Oregon
	*Zip Code: 97212
	Mailing Address Information
	*Is your mailing address the same as your current home address: <input checked="" type="checkbox"/> Yes
	*Mailing Address:
	*Mailing City:
	*Mailing State:
	*Mailing Zip Code:
	Employer Information
	Employer Name: N/A
	Occupation: Student
	Citizenship Information
	*Are you a U.S. Citizen?: Yes
	*Please indicate your country of citizenship:
	*Type of identification:
	*Passport Number / Card Number:
	*Passport Issue Date / Card Issue Date:
	*Passport Expiration Date / Card Expiration Date:
	Certification of Tax Status
	*Your Choice: True
	<b>Product Selection</b>
	IDA Savings
	*Is this an IDA Savings Account?: Yes
	*IDA Program Name: VIDIA
	*Add joint owner:
	<b>Mail A Check</b>
	Thank you
	<b>Review Application</b>
	Application review

[Previous](#) [Continue](#)

14. On the final page, "Disclosure," you will need to accept some documents. First click on **Privacy and Security**.

**Progress**

- ✓ Welcome
- ✓ E-SIGN Disclosure
- ✓ Personal information
- ✓ Joint Information
- ✓ Product Selection
- ✓ Funding
- ✓ Transfer Funds
- ✓ Mail A Check
- ✓ Review Application
- Disclosure**

Application Submitted


Please review our account disclosures and agreements. These documents contain the terms and conditions that will apply to your account(s).

- [Privacy and Security](#)
- [Deposit Account Agreement and Disclosure](#)

By clicking **Accept**, I agree to the terms and conditions of the above agreements. By clicking **Decline**, I **DO NOT** agree with the terms and conditions of the above agreements.

15. This page should open in a new tab:

rev. December 2012



FACTS	WHAT DOES ONE PACIFICCOAST BANK DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Transaction history and account transactions</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons One PacificCoast Bank chooses to share; and whether you can limit this sharing.

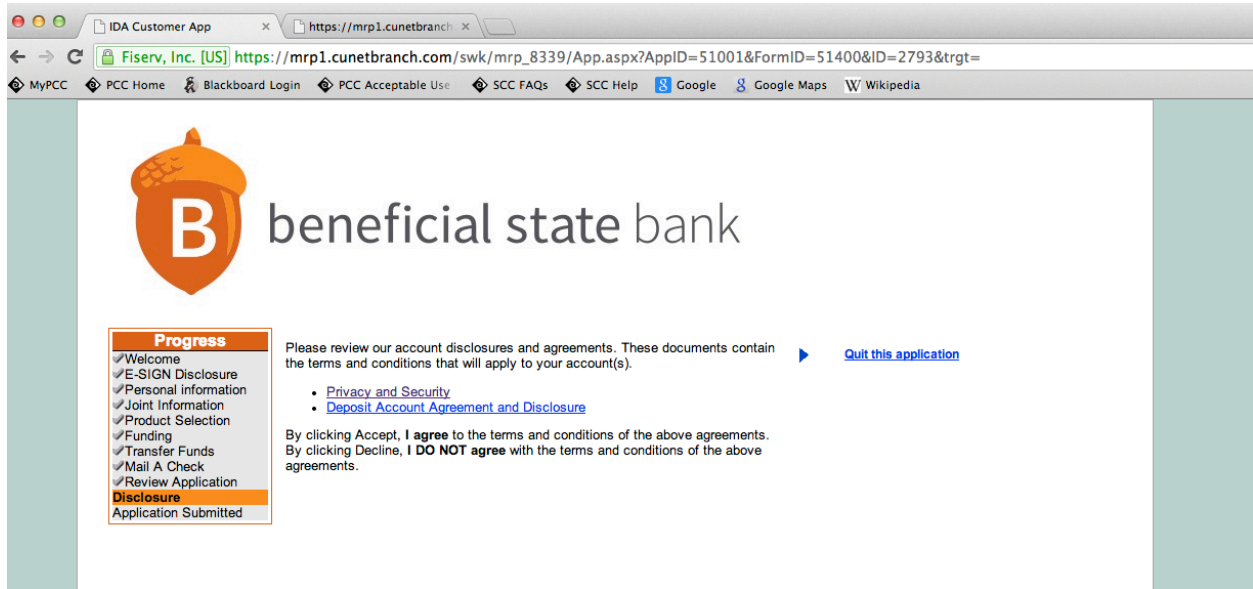
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES ONE PACIFICCOAST BANK SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain	Yes	No

I acknowledge that I have read the above disclosure

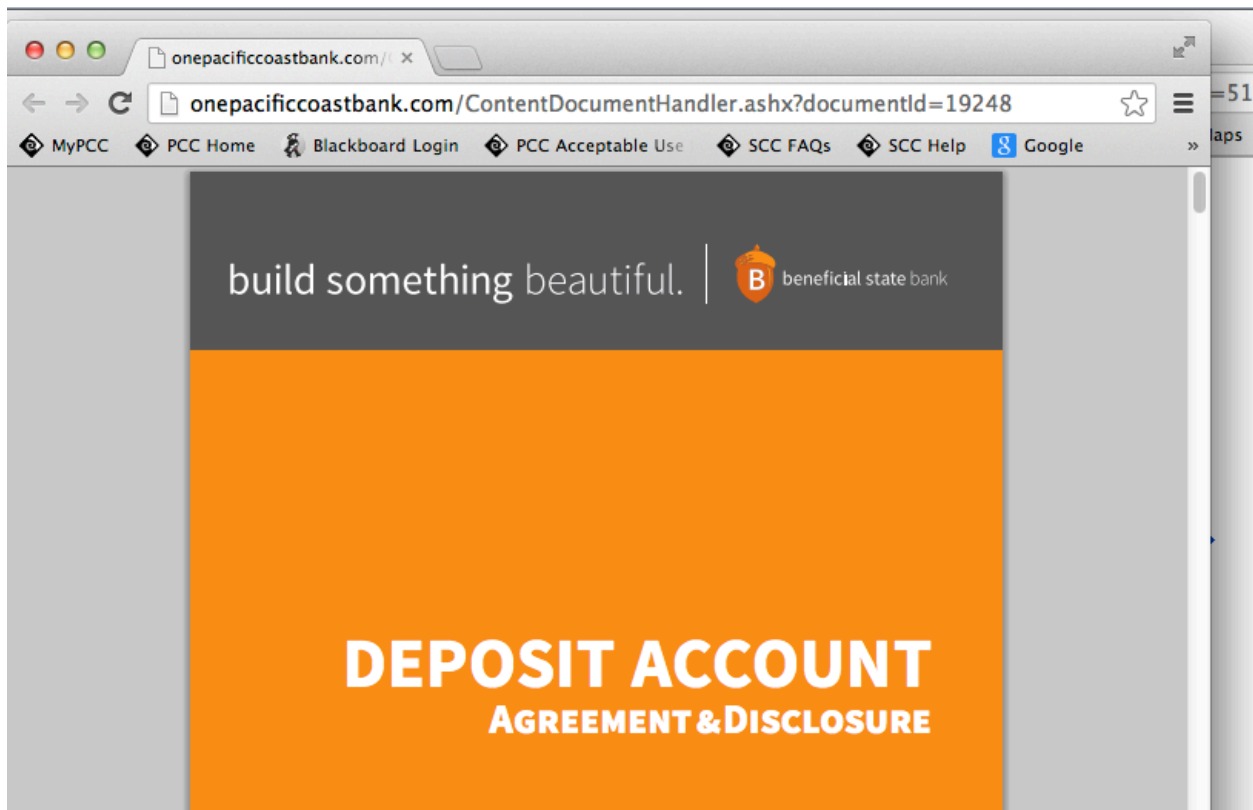
16. If you can, save and/or print this document (you can ask Heidi to do this). When you're done reading, go to the bottom of the screen and click the checkbox:

**I acknowledge that I have read the above disclosure**

17. Now click on the tab for your application again and open the second link (**Deposit Account Agreement and Disclosure**).

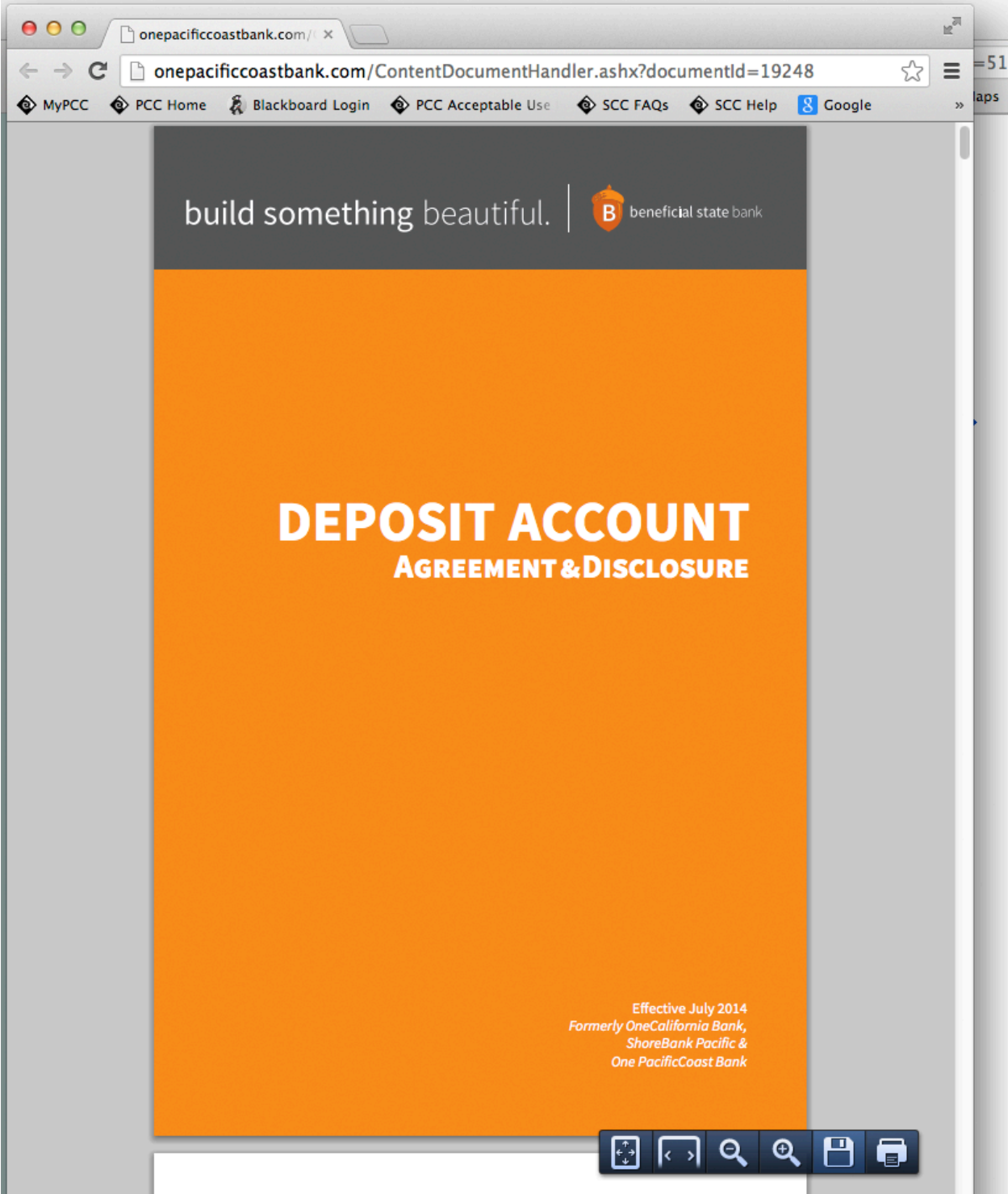


18. The deposit agreement should open in a new window like this:

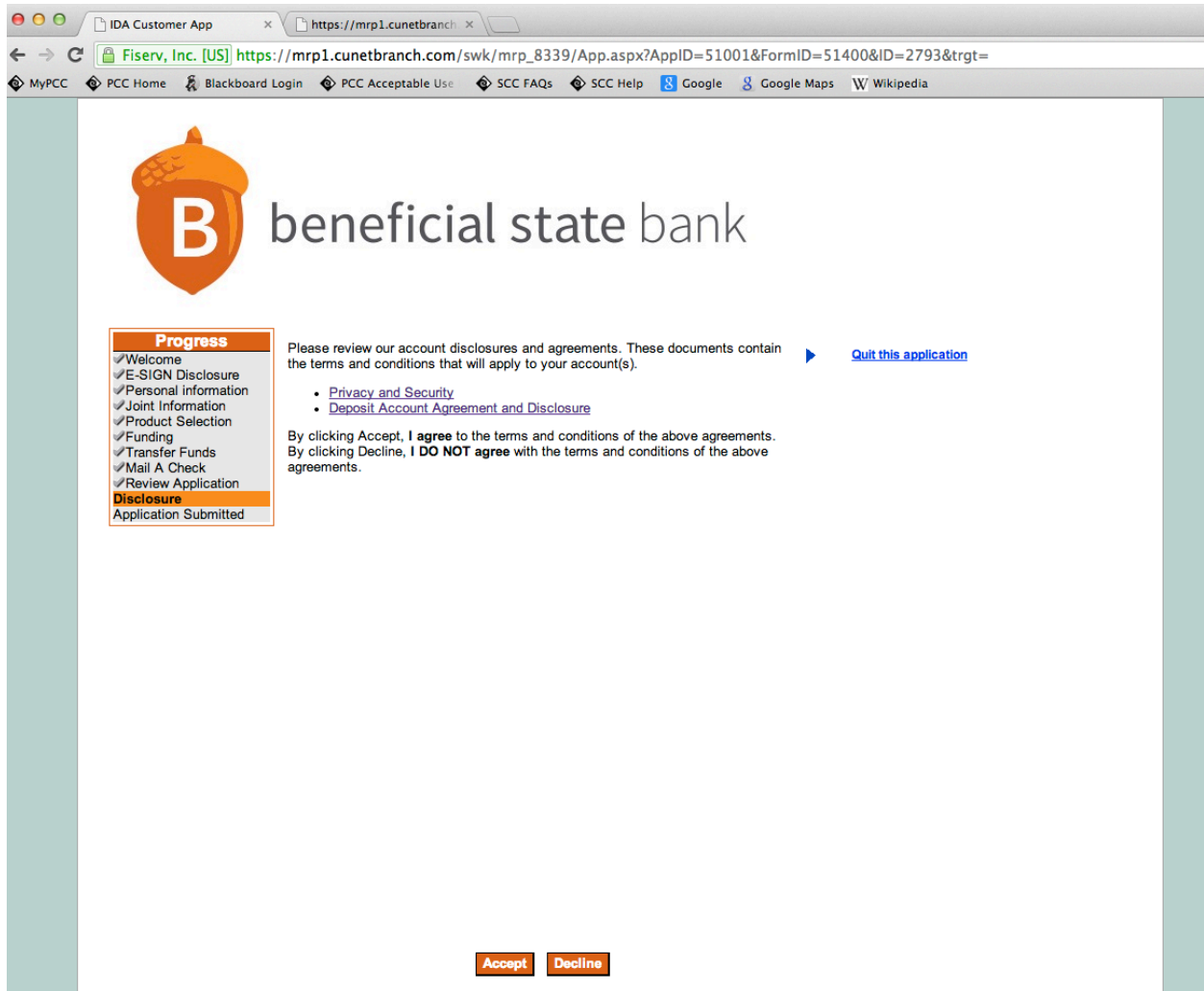




19. You can save the deposit agreement by hovering your mouse over the bottom right corner, and clicking on the floppy disk icon.



20. You're done! Go back to the application tab again, and hit **Accept**.



The screenshot shows a web browser window with the URL [https://mrp1.cunetbranch.com/swk/mrp\\_8339/App.aspx?AppID=51001&FormID=51400&ID=2793&trgt=](https://mrp1.cunetbranch.com/swk/mrp_8339/App.aspx?AppID=51001&FormID=51400&ID=2793&trgt=). The page features the Beneficial State Bank logo, which is an orange acorn with a white 'B' inside. The main heading reads "beneficial state bank".

On the left side, there is a "Progress" sidebar with a list of steps, each with a checkmark: Welcome, E-SIGN Disclosure, Personal Information, Joint Information, Product Selection, Funding, Transfer Funds, Mail A Check, and Review Application. Below this list, the "Disclosure" section is highlighted in orange and shows "Application Submitted".

The main content area contains the following text: "Please review our account disclosures and agreements. These documents contain the terms and conditions that will apply to your account(s)." followed by a blue link "Quit this application". Below this, there are two bullet points: "Privacy and Security" and "Deposit Account Agreement and Disclosure".

At the bottom of the main content area, there is a paragraph: "By clicking Accept, I agree to the terms and conditions of the above agreements. By clicking Decline, I DO NOT agree with the terms and conditions of the above agreements." Below this paragraph are two orange buttons: "Accept" and "Decline".

21. Check the email you provided earlier (on the "Personal Information" page) for an email from the bank with your account information. Once you get that email, you will need to forward it to Louis at [lcohen@friendsofthechildren.org](mailto:lcohen@friendsofthechildren.org) so that Friends of the Children can start depositing money into your account.

**Congratulations!**