
Online Account Opening for Health Savings Accounts

User Guide

For your convenience, you are able to open your Health Savings Account through our website, www.reddingbankofcommerce.com

Items needed prior to entering the Account Opening program include:

Account Owner/Health Savings Account Plan Participant Information:

- ✓ Valid Driver's License or Government Issued ID
- ✓ Social Security Number

Beneficiary Information: You are required to assign a beneficiary during the account opening.

*If you are married, unless we have spousal consent, your spouse has to be assigned as your beneficiary.

- ✓ Social Security Number
- ✓ Date of Birth

Power of Attorney (POA) Information: You are not required to assign a Power of Attorney during account opening. If desired, your beneficiary can also be your POA as long as required customer information is provided.

- ✓ Social Security Number
- ✓ Driver's License or Government Issued ID
- ✓ Date of Birth
- ✓ Physical and Mailing Address
- ✓ Employer Name and Occupation
- ✓ Security Question & Answer

Access to a Printer- you will need to print documents for your records.

Please note that any time during the process you are prompted to click FINISH prior to completing the Applicant Information screen, you will need to contact the bank for further instructions. All new accounts are verified thru ChexSystems.

The Account Opening Process will walk you step by step through opening your account. We will ask you to verify personal identifying information to verify your identity.

Go to www.reddingbankofcommerce.com and click on *Open an Account*.

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Online Banking

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BUSINESS PERSONAL RESOURCES ABOUT CONTACT

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Welcome Colusa, Corning, Orland, Willows, & Yreka Customers!

We are excited to have you as Redding Bank of Commerce customer. [Click here](#) for important information regarding your transition.

For our 24 hour automated banking system (ATM), please call: (800) 422-7931 (available in Spanish).

To log into online banking, please enter your login ID at the top of this webpage. [CLICK HERE](#) for Online Banking login instructions.

Shop Safely Online with MasterCard® SecureCode

MasterCard® SecureCode helps prevent unauthorized use of your card online with an extra layer of security that prevents fraudulent purchases when you check out online.

Helpful Links

- Enroll in Online Banking
- Pay My Loan
- Branch Hours
- Investor Services
- Download Our Mobile App (Android)

Please read through the next few screens.

During the Account Selection Process, select **Health Savings Account** and click **continue**.

Progress Indicator

- Account Sign Up
- Account Selection
- Account Options
- Account Disclosures and Agreements
- Applicant Information
- Additional Applicant Information
- Final Look
- Account Approval
- Account Funding
- Funding Selection
- Payment Information
- Deposit Information
- Complete

Account Selection

Select your account by clicking on the box next to the product name. Learn more about our accounts by clicking the "?" icon.

Account Ownership

Is this an individual or joint account? The ownership selected here will apply to any account selected below.

Please select one of the following: Individual ▼

Savings Account

Select	Account	Minimum Funding	Interest Rate/APY*
<input type="checkbox"/>	<input style="font-size: 0.8em; vertical-align: middle;" type="button" value="?"/> Personal Savings Tier 1 (\$0.00 - \$24,999.99) Tier 2 (\$25,000.00 +)	\$25.00	Rate/APY Rate/APY

*APY = Annual Percentage Yield

Club Account

Select	Account	Minimum Funding	Interest Rate/APY*
<input type="checkbox"/>	<input style="font-size: 0.8em; vertical-align: middle;" type="button" value="?"/> Holiday Club	\$10.00	Rate/APY

*APY = Annual Percentage Yield

Checking Account

Select	Account	Minimum Funding	Interest Rate/APY*
<input type="checkbox"/>	<input style="font-size: 0.8em; vertical-align: middle;" type="button" value="?"/> Health Savings Account Tier 1 (\$0.00 - \$4,999.99) Tier 2 (\$5,000.00 - \$24,999.99) Tier 3 (\$25,000.00 +)	\$0.00	Rate/APY Rate/APY Rate/APY
<input type="checkbox"/>	<input style="font-size: 0.8em; vertical-align: middle;" type="button" value="?"/> Simple Checking	\$25.00	Rate/APY
<input type="checkbox"/>	<input style="font-size: 0.8em; vertical-align: middle;" type="button" value="?"/> Choice Rewards Checking	\$25.00	Rate/APY

*APY = Annual Percentage Yield

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Continue ▶

Please select all products in which you are interested and click *continue*.

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Progress Indicator

- Account Sign Up
- ✓ Account Selection
- Account Funding
- Complete

Account Options

To help you get the most out of your new account, here are a few more valuable features for you. If the option is automatic, then the select box is permanently checked.

Select	Feature	Description
<input type="checkbox"/>	Bill Payment	No postage required, pay bills online, easy, convenient and safe.
<input type="checkbox"/>	Checks	Blue Safety Paper personalized checks.
<input checked="" type="checkbox"/>	MasterCard™ Debit Card	Allows you to make purchases anywhere MasterCard™ is accepted.
<input checked="" type="checkbox"/>	iConnect	Access your account information and account statements through internet banking.
<input type="checkbox"/>	iVoice	Access your account over the telephone.
<input checked="" type="checkbox"/>	Combined Statements	A comprehensive statement for all your accounts.

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[Privacy Policy](#)

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The next page will provide you with all of your account disclosures and agreements. Make sure you open, read, and print a copy of each disclosure for your records.

Next, you will fill out the **Applicant Information**. Once this information is filled out, you will need to provide your Beneficiary and Power of Attorney information. (Remember, you are not required to have a POA on your account; you are only required to have a Beneficiary.)

If you are opening your account and will be funding it at a later time, please:

- ✓ Choose the 'Transfer from Another Checking or Savings' option
- ✓ Enter 'Redding Bank of Commerce' as bank name
- ✓ Enter Routing Number: 121139287
- ✓ Enter Account Number: 9999999
- ✓ Leave the Amount field blank

*This is not for contributions coming out of your paycheck or from your employer.

For security purposes, this program has a built in timed out feature. If, at any time, you remain on a screen for extended length of time, the program will cancel your session and require you to begin again.

Feel free to contact Bank of Commerce with any questions or concerns:

Customer Care Center

530.224.3333

800.421.2575