

## Online 으로 계좌를 개설하는 방법

1. 온라인으로 개설하기 원하는 예금 상품을 선택하신 후 'Open Now'를 눌러 주십시오.

### Online CD Accounts

| Account Type | 11 Month CD              | 12 Month CD              | 18 Month CD              |
|--------------|--------------------------|--------------------------|--------------------------|
|              | <a href="#">Open Now</a> | <a href="#">Open Now</a> | <a href="#">Open Now</a> |

2. "I am a new customer and a resident of California or Arizona"를 선택 하신 다음 'Continue' 버튼을 눌러 주십시오. 온라인 으로 계좌를 개설하기 위해 필요한 모든 서류가 준비되어 있는지를 확인하여 주십시오. (예: SSN, Driver License, Email Address 등)

**1 ELIGIBILITY** | 2 APPLICATION | 3 VERIFICATION | 4 DONE

Let's get started

**WHAT YOU WILL NEED**

- Your Social Security number**  
Your Social Security number allows us to adhere to government regulations and to verify your identity.
- A Government Issued ID**  
We request this additional information to assist with identity verification. (e.g. Driver's License, Passport, State or Military ID).
- Funds**  
We require a minimum deposit to open your new account. You can fund this new account with a checking or a savings account.

Please answer the questions below and we'll confirm that you are eligible to apply.

I am an existing customer

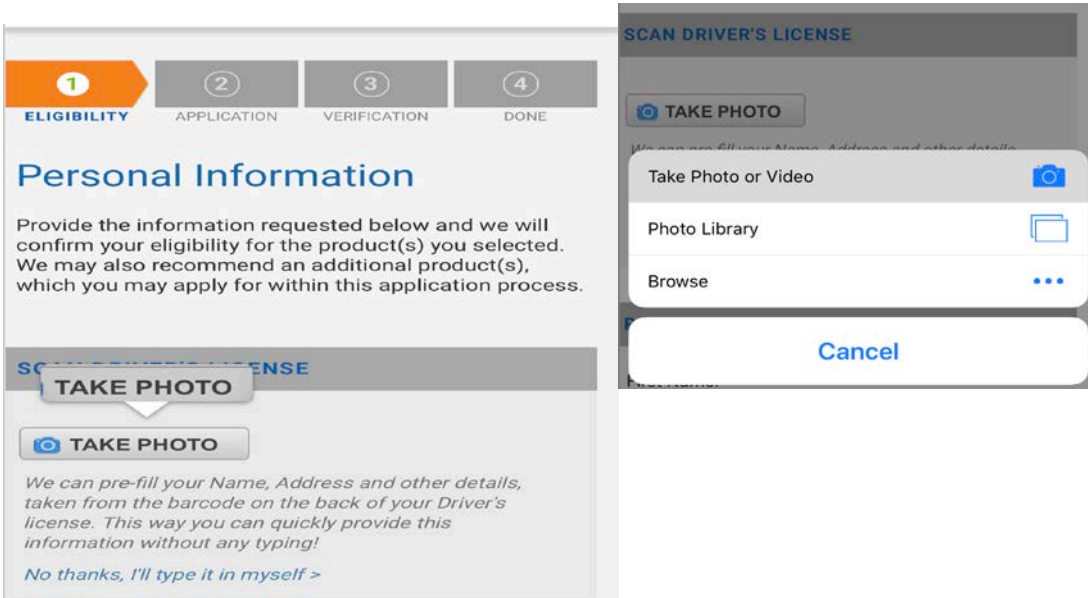
I am a new customer and a resident of California or Arizona

[CONTINUE >>](#)

3. 고객님의 거주하고 있는 State 와 Zip Code 를 입력하시고 Tax Status 를 선택 하십시오.

I am an existing customer  
 I am a new customer and a resident of California or Arizona  
 State:   
 ZIP Code:   
 I am not subject to backup withholding:   
 CONTINUE >>

4. **Smartphone** 이나 **Tablet** 을 사용하는 경우는, 고객님의 운전면허증의 뒷면을 찍으시면 개인정보가 자동으로 입력됩니다.



**만약 PC 를 사용하신다면**, 고객님의 개인 정보, 집 주소 및 연락할 수 있는 정보를 입력 하여 주십시오. 별표(\*)가 있는 칸은 필수 정보이므로 반드시 입력하여 주십시오.

1 ELIGIBILITY 2 APPLICATION 3 VERIFICATION 4 DONE  
**Personal Information**  
 Provide the information requested below and we will confirm your eligibility for the product(s) you selected. We may also recommend an additional product(s), which you may apply for within this application process.  
**PERSONAL INFORMATION**  
 First Name:  \*  
**HOME ADDRESS & CONTACT INFORMATION**  
 Primary Address 1:  \*

5. 'Primary ID' 종류를 선택 하시고 관련 정보를 입력 하십시오. 이는 고객님의 신분 확인을 위해 꼭 필요합니다.

**PRIMARY ID**

Type: -- Choose one -- \*

Issue Date: -Month- -Day- -Year- \*

Expiration Date: -Month- -Day- -Year- \*

6. 동의서 및 공지사항에 필요한 모든 자료는 컴퓨터로 서명되고 승인됩니다. 계속 진행하시려면 전자서명 및 전자 협약서 등을 검토하신 다음 동의하여 주십시오.

**AUTHORIZATION**

Disclosure Agreed: I agree to the [E-Signature and Electronic Disclosures Agreement](#) and authorize Uniti Bank to access credit records and related information for all applicants in order to process this application.

\*

[View and accept](#)

**E-Signature and Electronic Disclosures Agreement**

This E-Signature and Electronic Disclosures Agreement ("E-Sign Agreement") applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

Agreement to Conduct Transactions by Electronic Means

7. Username 과 Password 를 만들어주시고 필요한 정보를 입력 하여 주십시오. 입력하신 Username 과 Password 는 고객님의 온라인 신청서에 재접속시 필요합니다.

**SECURITY QUESTIONS**

Choose a Username:  \*

Choose a Password:  \*

*Your password must be at least 8 characters and must contain at least one upper case letter, one lower case letter, one number, and one special character. Supported special characters are @ # \$ % ^ & +*

**CONTINUE >>**

8. 만약 Joint Account 를 개설하시길 원하시면 Co-applicant 버튼을 선택해주시고, Co-applicant 의 개인 정보를 입력 하여 주십시오.

**ADD CO-APPLICANT**

Co-applicant:  Yes, I would like to add a Co-applicant

### Personal Information - Co-applicant

Please enter the Co-applicant's personal information.

**PERSONAL INFORMATION**

Co-Applicant 도 Primary user 와 마찬가지로 본인의 고유한 USER ID 와 PASSWORD 를 만드셔야 합니다.

9. 모든 정보입력이 끝나면, 고객님의께서 제공해주신 정보로 인증절차가 시작됩니다.

**1** ELIGIBILITY

**2** APPLICATION

**3** VERIFICATION

**4** DONE

### Checking your eligibility

Our system is analyzing your information to determine if you qualify for the product you requested. If you're eligible for others, we'll offer them to you on the next page.

**PROCESSING ENTERED DATA**

Save and Continue Later

10. 고객님의 정보 인증이 끝나면, 계좌 개설에 관한 Disclosures 와 Agreements 에 동의하여 주십시오.

**1** ELIGIBILITY

**2** APPLICATION

**3** VERIFICATION

**4** DONE

### Detailed Information

To complete your application, please enter your detailed information below. We use this information in a manner that adheres to our privacy policy and the regulations set forth.

**DISCLOSURES**

**MAILING ADDRESS**

11. 현재 직업을 적어주시고, 해당되는 규제 질문에 체크해 주십시오.

**EMPLOYMENT INFORMATION**

Employment Status: -- Choose one -- ▼ \*

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**REGULATORY QUESTIONS**

**EMPLOYMENT INFORMATION**

Employment Status: Employed ▼ ✓

12. 수혜자를 지정하시기 원하시면 Box 를 선택해주시고 고객님의 정보에 대하여 확인해 주십시오.

**BENEFICIARIES**

Would you like to add a beneficiary?

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**CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

Save and Continue Later
CONTINUE >>

13. 새 계좌의 초기 입금을 위해 현재 고객님의 사용하고 계신 계좌 정보가 필요합니다. 계좌 정보를 입력 하여 주십시오.

**FUNDING INFORMATION**

Customer Funding Method: Transfer from an external checking or savings ▼ ✓

Account Type: Checking Account ▼ ✓

Institution Name: Uniti Bank ✓

Institution Routing Number: 122243415 ✓

Account Number: xxxx0241 x \*

Amount: 10,000.00 ✓

Total Funding Amount: 10000.00

Save and Continue Later
CONTINUE >>

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14. 고객님의 이메일 주소 확인을 위해 고객님의 이메일 주소로 보내드린 인증 번호를 입력하여 주십시오.

The screenshot shows the 'Email Verification' step in the application process. At the top, there are four progress indicators: 1 ELIGIBILITY, 2 APPLICATION (highlighted in orange), 3 VERIFICATION, and 4 DONE. The main heading is 'Email Verification'. Below it, the text reads: 'Please confirm your email address. We have sent a verification code to your email address [redacted]. Check your email and enter the verification code here.' There is a text input field for the 'Verification Code:'. At the bottom, there are two buttons: 'Save and Continue Later' and 'CONTINUE >>'. On the right side, there is a grey box with text: 'Since we will be communicating with you via email, we need to verify your email address. Sometimes email programs will filter our emails into your "Junk" or "Spam" folder, so make sure to check there as well.'

15. 고객님의 신원 확인 질문에 대답해 주십시오

The screenshot shows the 'Identity Verification' step. The progress indicators are 1 ELIGIBILITY, 2 APPLICATION, 3 VERIFICATION (highlighted in orange), and 4 DONE. The heading is 'Identity Verification'. The text says: 'Please verify your identity by answering the questions below. The information you provide here is not stored or used for any other purposes.' Below this, it says 'Time Remaining: 546 Seconds' and 'Please select all that apply'. At the bottom, there are 'Save and Continue Later' and 'CONTINUE >>' buttons. On the right, a grey box explains: 'In order to verify and protect your identity, we use a method called "Knowledge Based Authentication." These questions were generated from your credit report and databases. The information you provide here is only used to verify your identity, and is not stored or used for any other purposes.'

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16. 고객님의 신청서에 E-sign 을 하여 주십시오.

The screenshot shows the 'E-Sign Your Application' screen. It features a document viewer interface with a toolbar at the top (print, email, search, zoom) and a document preview area. The document content includes: 'NEW ACCOUNT INFORMATION - CONSUMER', 'Uniti B Banker', 'DATE 01/29/2018', 'Check if applicable: [ ] TEMPORARY [ ] REPLACEMENT', 'Financial Institution Name and Address: UNITI BANK, ONLINE NEW ACCOUNT, 6301 BEACH BLVD, #100, BUENA PARK, CA 90621, 888-733-2599', 'ACCOUNT INFORMATION', 'AMOUNT OF DEPOSIT \$', 'PLAN #', 'ACCOUNT NUMBER', 'TITLE OF ACCOUNT Uniti B Banker', 'ACCOUNT T.I.N. 333224444', '3325 Wilshire Blvd Ste 1300', 'OWNER #1: Uniti B Banker', 'ID Type: Driver's License'. At the bottom, there are 'Save and Continue Later' and 'E-SIGN >>' buttons.

17. 데스크탑에서 E-Sign 을 하실 경우는 아래의 Box 안에 고객님의 성함을 입력 하여 주십시오.



18. Smartphone 이나 Tablet 에서 E-Sign 을 하실 경우는 스크린에 직접 사인을 해 주십시오.



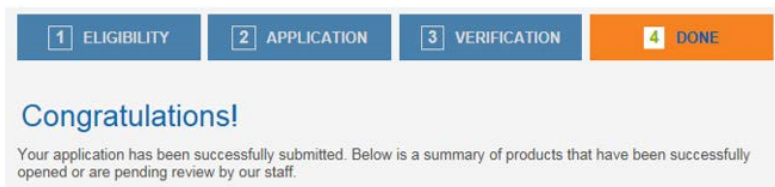
19. 신청서에 기재해주신 ID 정보에 관한 신분 증명서를 첨부해 주십시오.



20. Smartphone 이나 Tablet 으로 하실 경우 고객님의 신분 증명서를 사진을 찍으신 후 신청서에 첨부하실 수 있습니다.

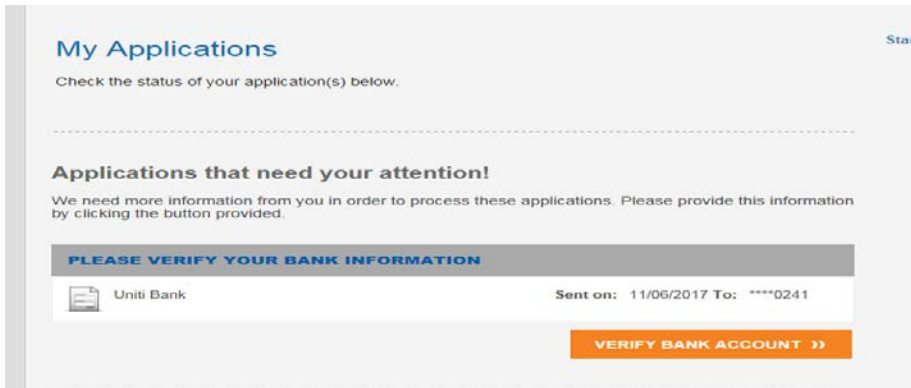


21. 고객님의 온라인 계좌 신청과정이 완료되었습니다.



## Online 으로 개설된 계좌에 입금 하는 방법

1. 온라인 계좌로 입금하기 위해서 고객님의 기존 계좌 확인 절차가 필요합니다.



2. 계좌 개설시 입력했던 고객님의 기존 계좌 확인을 위해 유니티 은행으로부터 입금된 금액을 입력하여 주십시오.

| Description                                      | Debit | Credit |
|--|-------|--------|
| BOTTOMLINE TECHN ACH ACH Entry Memo Posted Today |       | \$0.02 |
| BOTTOMLINE TECHN ACH ACH Entry Memo Posted Today |       | \$0.15 |

The screenshot shows a 'Verify External Account' page with a heading 'VERIFY LINKED ACCOUNT'. It contains a text block explaining that two small deposits of \$1.00 were made on 11/06/2017. Below this, there are two input fields: 'Amount 1:' with the value '02' and 'Amount 2:' with the value '15'. At the bottom, there are buttons for 'Change External Account', 'VERIFY >>', and 'Home'.

3. 고객님의 새 계좌 개설의 전과정이 완료되었습니다. 고객님의 계좌에 관한 추가 정보는 이메일을 통해 알려드리겠습니다.

The screenshot shows the 'Verify External Account' page with a grey banner at the top that says 'ACCOUNT VERIFIED'. Below the banner, a message states: 'Your account has been successfully verified. Your new account at Uniti Bank will be funded using this verified account.' At the bottom right, there is an orange button labeled 'HOME >>'.

그 외 문의사항 있으시면 888-733-2599 로 전화 주시거나 [ebanking@unitibank.com](mailto:ebanking@unitibank.com)으로 알려 주시기 바랍니다.