

I can help you by extracting the text from the images and performing the requested text replacements and paraphrasing. However, I cannot directly generate a PDF file. I will provide the paraphrased content in markdown format, and you can then convert it to a PDF using other tools.

Please note that paraphrasing large amounts of text accurately while maintaining the exact original meaning, especially for legal and financial documents, can be complex. I will do my best to provide a close equivalent, but for official use, you should always have a legal or financial expert review the content.

I will process each section from the images and provide the output below.

What Information is Required During a New Account Application

Document Helpful?

This document is helpful for understanding the information required during a new account application.

To ensure all necessary information is collected from customers during new account setup, the following information must be available to each applicant when opening a new checking, savings, money market, Now Card, or CD account by phone. This applies to all incoming (Fulfillment and Priority Banking) and outgoing (Priority Outbound) calls through the Contact Center. Scripts should not be read verbatim unless explicitly stated; however, leveraging the suggested scripting below will help ensure all required information is properly disclosed.

Guidelines

Required Information for a Checking Account	Required Information for a Savings Account	Required Information for a Money Market Account	Required Information for a CD (Time Deposit) Account	Required Information for a Now Card	Required Scripting Information for a New Savings Account
Customer Identification Program (CIP) Notice (Require Verbatim, including in translations)	Customer Identification Program (CIP) Notice (Require Verbatim, including in translations)	Customer Identification Program (CIP) Notice (Require Verbatim, including in translations)	Customer Identification Program (CIP) Notice (Require Verbatim, including in translations)	Customer Identification Program (CIP) Notice (Require Verbatim, including in translations)	Customer Identification Program (CIP) Notice (Require Verbatim, including in translations)
Citizenship Status	Citizenship Status	Citizenship Status	Citizenship Status	Citizenship Status	Citizenship Status
Dual Citizenship Status	Dual Citizenship Status	Dual Citizenship Status	Dual Citizenship Status	Dual Citizenship Status	Dual Citizenship Status
Due Diligence Question	Due Diligence Question	Due Diligence Question	Due Diligence Question	Due Diligence Question	Due Diligence Question
Standard Overdraft Coverage (SOC) Election Scripting (not applicable to Now Checking accounts)	Reg DD Disclosure (applicable to all Dotred Savings applications) (Require Verbatim, including in translations)	Standard Overdraft Coverage (SOC) Election Scripting	Remote Scripting	New Card Disclosure (available in RAMS Phonebook since the conference feature) (Require Verbatim, including in translations)	New Savings Account Scripting (Require Verbatim, including in translations)
Checking Account Closing Scripting	Savings/Money Market Account Closing Scripting	Savings/Money Market Account Closing Scripting	CD Mailing Scripting (if customer does not consent to E-sign)		Final Scripting (applicable to customers who E-sign)
Remote Scripting	Remote Scripting	Remote Scripting	CD Final Scripting (applicable to customers who E-sign)		
Mailing Scripting (if customer does not consent to E-sign)	Mailing Scripting (if customer does not consent to E-sign)	Mailing Scripting (if customer does not consent to E-sign)	New Account Screening (NAS) - (if applicable)		
Final Scripting (applicable to customers who E-sign)	Final Scripting (applicable to customers who E-sign)	Final Scripting (applicable to customers who E-sign)			

New Account
Screening (NAS) -
(if applicable)
Required Information for a
Checking Account

New Account
Screening (NAS) - (if
applicable)
Required Information
for a Savings Account

New Account
Screening (NAS) -
(if applicable)
Required Information for a
Money Market
Account

Required
Information for a
CD (Time
Deposit) Account

Required Information for
a Now Card

Required
Scripting
Information for a
New Savings
Account

Customer Identification Program (CIP) Notice: (This notice is presented via the IVR prior to routing the call to a Contact Center bank, see exception below)

- This CIP notice is provided to customers, and bank representatives must adhere to the CIP Notice verbatim, including translated versions.
- If opening a joint account, both applicants must be present on the line at the beginning of the call prior to beginning the application to ensure all applicants have been provided with the notice.
- Prior to starting a new account or lending application during Outbound calls.
- Prior to starting a new account or lending application during Relay calls.

Required Verbatim in English and Spanish Disclosure:

- "To help the government combat terrorism and money laundering activities, federal law mandates all financial institutions to gather, verify, and keep records of information that identifies each individual who opens an account. What this signifies for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to confirm your identity. We may also ask to view your driver's license or other identifying documents."
- "Para ayudar al gobierno a combatir el terrorismo y el lavado de dinero, la ley federal exige que todas las instituciones financieras recopilen, verifiquen y registren información que identifique a cada persona que abre una cuenta. Esto significa que cuando usted abre una cuenta, le pediremos su nombre, dirección, fecha de nacimiento y otra información que nos permita verificar su identidad. También podemos pedirle que nos muestre su licencia de conducir u otros documentos de identificación."

Citizenship Status: (Prompted by Sales & Service)

- "Are you a US Citizen?"

Dual Citizenship Status:

- "Do you have dual citizenship with another country?"

Due Diligence Question (PEP - Politically Exposed Person): (Prompted by Sales & Service and must be read verbatim, including in translations)

- "Are you a current or former foreign political official, or an associate or family member of one?"
- "¿Es usted un funcionario político extranjero actual o anterior, o un asociado o familiar de uno?"

Reg DD Disclosure (Must be read verbatim for all Dotred Savings applications, including in translations)

Required Verbatim in English and Spanish Disclosure:

- "The interest rate paid on Dotred accounts is variable at the sole discretion of Dunzo Bank and may change at any time. A Dotred Checking account is required to open Dotred Savings. Account may be opened with \$5 when an automatic recurring monthly savings transfer from a Dotred Checking account is set up; otherwise, \$50 opening deposit is required. If opened online, \$50 opening deposit is required. An automatic transfer of funds of at least \$10 from your Dunzo Checking account to your Dotred Savings account in at least 10 of the 12 calendar months that precede the month of your account opening anniversary (your "Account Anniversary Month") is required to earn a 1% annual savings bonus. The annual savings bonus is based on the average monthly balance for the 12 calendar months that precede your Account Anniversary Month. The annual savings bonus will be paid to your Dotred Savings account by the second business day of the month following your Account Anniversary Month. To receive the annual savings bonus, your Dotred Savings account must be open on the date the annual savings bonus is paid. The maximum annual savings bonus is \$100. You are responsible for any tax due on any amount received under this offer. Fees could reduce earnings on the account. Dunzo Bank reserves the right to modify the terms of or terminate this bonus program and prorate the amount of any bonus payment at any time in its sole and absolute discretion. As of today's date, the Annual Percentage Yield for the Dotred Savings account is 0.01%. If you have a Dotred Savings account and do not have a Dunzo Checking account, or if you close your Dunzo Checking account, Dunzo Bank reserves the right to convert your Dotred Savings account to a savings account. We will inform you in advance if we convert your account."
- "La tasa de interés pagada en una cuenta de Dotred es variable y queda a la sola discreción de Dunzo Bank y puede modificarse en cualquier momento. Se requiere una cuenta de cheques de Dunzo para abrir una cuenta de ahorros Dotred. La cuenta puede abrirse con \$5 cuando se establece una transferencia automática de ahorros mensual recurrente desde una cuenta de cheques de Dunzo; si no se establece, se requiere un depósito inicial de \$50. Si se abre en línea, se requiere un depósito inicial de \$50. Una transferencia automática de fondos de al menos \$10 desde su cuenta de cheques de Dunzo a su cuenta de ahorros Dotred durante al menos 10 de los 12 meses calendario que preceden al mes del aniversario de la apertura de su cuenta (su "Mes Aniversario de Cuenta") es necesaria para ganar un bono de ahorro anual del 1%. El bono de ahorro anual se basa en el saldo mensual promedio durante los 12 meses calendario anteriores al Mes Aniversario de su cuenta. El bono de ahorro anual se pagará a su cuenta de ahorros Dotred el segundo día hábil del mes posterior al Mes Aniversario de su cuenta. Para recibir el bono de ahorro anual, su cuenta de ahorros Dotred debe estar abierta en la fecha en que se pague el bono de ahorro anual. El bono de ahorro anual máximo es de \$100. Usted es responsable de cualquier impuesto adeudado sobre cualquier cantidad recibida bajo esta oferta. Las tarifas podrían reducir las ganancias en la cuenta. Dunzo Bank se reserva el derecho de modificar los términos o finalizar este programa de bonificación y prorratear el monto de cualquier pago de bonificación en cualquier momento a su entera y absoluta discreción. A la fecha de hoy, el rendimiento porcentual anual para la cuenta de ahorros Dotred es del 0.01%. Si tiene una cuenta de ahorros Dotred y no tiene una cuenta de cheques de Dunzo, o si cierra su cuenta de cheques de Dunzo, Dunzo Bank se reserva el derecho de convertir su cuenta de ahorros Dotred en una cuenta de ahorros. Le notificaremos con anticipación si convertimos su cuenta."

Standard Overdraft Coverage (SOC) Election Scripting (Applicable to all customers opening a Checking or Money Market account. Due to Now Checking being ineligible for SOC, this

scripting is not required for Now Checking account setup.)

- "We will be including a Reg E Disclosure titled 'What you need to know about Overdrafts and Overdraft Fees' with your account opening documentation. It is important that you read and understand this information prior to changing your Overdraft Coverage election. You can also access this notification at www.dunzo.com/coverage. Once you have read and understood the notification, you can change your election by logging on to your account at <https://www.google.com/search?q=Dunzo.com> or by contacting us at 1-800-DUNZO-BANK (2265). "
- "Incluïremos una divulgaci3n Reg E titulada 'Lo que necesita saber sobre los sobregiros y tarifas por sobregiro' con la documentaci3n de apertura de su cuenta. Es importante que lea y comprenda esta informaci3n antes de cambiar su elecci3n de cobertura contra sobregiros. Tambi3n puede acceder a esta notificaci3n en www.dunzo.com/coverage. Una vez que haya leïdo y comprendido la notificaci3n, puede cambiar su elecci3n iniciando sesi3n en su cuenta en <https://www.google.com/search?q=Dunzo.com> o contact3ndonos al 1-800-DUNZO-BANK (2265)."

Checking Account Closing Scripting:

- "Mr./Ms. Customer, you have selected the amount of \$XXX.XX as the initial deposit. The availability of the initial deposit will be delayed based on applicable Regulatory guidelines and until we receive a valid and complete signature card, signed by all owners. All your account opening documentation can be sent and signed via email. May I have your mobile phone number and email address to send this information?"
- "Cliente, ha seleccionado la cantidad de \$XXX.XX como dep3sito inicial. La disponibilidad del dep3sito inicial se retrasar3 seg3n las regulaciones aplicables y hasta que recibamos una tarjeta de firma v3lida y completa, firmada por todos los propietarios. Toda la documentaci3n de apertura de su cuenta puede enviarse y firmarse por correo electr3nico. ¿Puedo tener su n3mero de tel3fono m3vil y direcci3n de correo electr3nico para enviar esta informaci3n?"

Savings/Money Market Closing Scripting:

- "Mr./Ms. Customer you have selected the amount of \$XXX.XX as the initial deposit. The availability of the initial deposit will be delayed based on applicable Regulatory guidelines and until we receive a valid and complete signed signature card. All your account opening documentation can be sent and signed via email. May I have your mobile phone number and email address to send this information?"
- "Sr./Sra., ha seleccionado la cantidad de \$XXX.XX como dep3sito inicial. La disponibilidad del dep3sito inicial se retrasar3 seg3n las regulaciones aplicables y hasta que recibamos una tarjeta de firma v3lida y completa, firmada por todos los propietarios. Toda la documentaci3n de apertura de su cuenta puede enviarse y firmarse por correo electr3nico. ¿Puedo tener su n3mero de tel3fono m3vil y direcci3n de correo electr3nico para enviar esta informaci3n?"

Now Card Terms: (Prior to opening a Now Card, read verbatim the following disclosure, including in Translations.) Note: If the customer indicates they want to hear the remaining terms in full, you must conference in the IVR recording. If the recording is not available, you must read the full disclosure outlined in the Now Card Fees PDF below.

- "Mr./Mrs. thank you for your interest in a Dunzo Now Card. I am required to provide you with some additional details about this prepaid card..."
- There is no fee for opening a Dunzo Now Card.
- This card requires a minimum initial load of \$10, which must be made by transferring available funds from a Dunzo checking or savings account.
- There is a \$5 monthly fee for maintaining the card. This fee is waived for any monthly statement period in which 7 purchases post to your card.
- There is no fee for cash reloading at any:
 - Dunzo Branch
 - Dunzo DepositSmart ATM
 - Shared reload network
 - There is no fee for domestic purchases made with your card
 - There is no fee for ATM withdrawals or balance inquiries made at a Dunzo ATM
 - There is a \$2.50 fee for ATM withdrawals or balance inquiries made at a non-Dunzo ATM
 - There is no fee for calling a Dunzo's live or automated customer service agent
 - There is no fee for inactivity on your card
 - This card has no overdraft or credit feature
 - Funds loaded to the card are eligible for FDIC insurance
 - For general information about prepaid account, visit cfpb.gov/prepaid
 - After completing your request to open a Now Card, we will mail your personalized Now Card, with the account Terms and Conditions.
 - We charge 8 other types of fees. A list of all fees that apply to this card is available at dunzo.com/nowcard, or I can conference you into our automated disclosure system.
- If the customer does not want to hear the full disclosure, answer any questions the customer may have about the additional fees:
 - Personalized card: \$10 per card
 - Expedited replacement card: \$25 per card
 - Mobile Load (available immediately): 1-4% of check amount, \$5 minimum.
 - ATM mini-statement: \$2
 - Wire Transfer to your card
 - From a Dunzo account: \$5 per transfer
 - Other Domestic Transfer: \$15 per transfer
 - International Transfer: \$18 per transfer
 - Notification of Wire Transfer to your Card:
 - Email Notification: \$0.50 per notification
 - Telephone Notification: \$5 per notification
 - Fax Notification: \$3.50 per notification
 - International Transactions
 - Transactions: 3% of the transaction amount
 - ATM withdrawals or balance inquiries: \$5 per transaction/inquiry
- Mr./Mrs. ___ do you wish to continue with opening a Dunzo Now Card?

Required Verbatim in English and Spanish Scripting (Lines 1-15)

1. "Sr./Sra. ___, gracias por su inter3s en una tarjeta Dunzo Now Card. Tengo la obligaci3n de proporcionarle algunos detalles adicionales sobre esta tarjeta prepagada..."
2. No se aplican cargos por abrir una tarjeta Dunzo Now Card.
3. Esta tarjeta requiere una carga inicial mïnima de \$10, que debe efectuarse mediante transferencia de fondos disponibles desde una cuenta de cheques o de ahorros de Dunzo.

4. Se cobrará un cargo de \$5 por mantener la tarjeta. Este cargo se anulará para cualquier período de estado de cuenta mensual en el que se realicen 7 compras en su tarjeta.
 5. No se aplican cargos por recargas de efectivo en cualquier:
 - Sucursal de Dunzo
 - Cajero automático DepositSmart de Dunzo
 - Red de recargas compartida
 6. No se aplican cargos por compras nacionales realizadas con su tarjeta.
 7. No se aplican cargos para retiros o consultas de saldo en cajeros automáticos realizados en un cajero automático de Dunzo.
 8. Se aplica un cargo de \$2.50 para retiros o consultas de saldo en cajeros automáticos realizados en un cajero automático que no sea de Dunzo.
 9. No se aplican cargos por llamar a un agente de servicio al cliente en vivo o automatizado de Dunzo.
 10. No se aplican cargos por inactividad en su tarjeta.
 11. Esta tarjeta no tiene función de sobregiro o crédito.
 12. Los fondos cargados en la tarjeta son elegibles para el seguro de la FDIC.
 13. Para obtener información general sobre la cuenta prepagada, visite cfpb.gov/prepaid.
 14. Después de completar su solicitud para abrir una tarjeta Dunzo Now Card, le enviaremos por correo su tarjeta Dunzo Now Card personalizada, junto con los Términos y Condiciones correspondientes de la cuenta.
 15. Cobramos otros 8 tipos de cargos. Una lista de todos los cargos que se aplican a esta tarjeta está disponible en dunzo.com/nowcard, o puedo conectarlo a nuestro sistema de divulgación automatizado.
- If the customer does not wish to hear the entire disclosure, answer any questions the customer may have about the additional fees:
 - Personalized card: \$10 per card
 - Expedited replacement card: \$25 per card
 - Mobile Load (available immediately): 1-4% of check amount, \$5 minimum.
 - ATM mini-statement: \$2
 - Wire Transfer to your card
 - From a Dunzo account: \$5 per transfer
 - Other Domestic Transfer: \$15 per transfer
 - International Transfer: \$18 per transfer
 - Notification of Wire Transfer to your Card:
 - Email Notification: \$0.50 per notification
 - Telephone Notification: \$5 per notification
 - Fax Notification: \$3.50 per notification
 - International Transactions
 - Transactions: 3% of the transaction amount
 - ATM withdrawals or balance inquiries: \$5 per transaction/inquiry
 - "Mr./Mrs. ___ do you wish to continue with opening a Dunzo Now Card?"

Remote Scripting: (Prompted in Sales & Service once send for E-sign is selected.)

- "To open your account remotely, Dunzo utilizes a process that involves sending text messages to your cellular telephone with a PIN. This process aids us in verifying your identity. Before we send text messages to you, we need your consent to receive text messages. Please be aware that Dunzo may use an automatic telephone dialing system to send you these text messages. You are not required to provide this consent to open your account, but if you do not provide your consent, we will need to mail you documentation for you to complete an return. Do you consent to receive these text messages to your cellular phone?"
- "Para abrir su cuenta de forma remota, Dunzo utiliza un proceso que implica el envío de mensajes de texto a su teléfono celular con un PIN. Este proceso nos ayuda a verificar su identidad. Antes de enviarle mensajes de texto, necesitamos su consentimiento para recibirlos. Tenga en cuenta que Dunzo puede utilizar un sistema de marcación telefónica automática para enviarle estos mensajes. No está obligado a dar este consentimiento para abrir su cuenta, pero si no lo da, tendremos que enviarle documentación por correo para que la complete y nos la devuelva. ¿Consiente en recibir estos mensajes de texto en su teléfono celular?"

Read Suggested Scripting below based upon the customer's response:

- If NO: "If you still wish to open your account, we can mail you documentation to complete and return." Read the Mailing Disclosure to the customer.
- If YES: "What is your cellular telephone number?"

Mailing Scripting: (Provide information if the customer declines to receive documents electronically)

- "We also offer the option to receive this information by mail within 7-10 business days at the mailing address you provided me earlier. Please be sure to sign your signature card and return it to us in the enclosed envelope or at a local branch. If you elect to return the signature card to a local branch, all owners of the account must be present to complete the account opening."
- "También ofrecemos la opción de recibir esta información por correo dentro de 7 a 10 días hábiles a la dirección que proporcionó anteriormente. Asegúrese de firmar su tarjeta de firma y devuélvala en el sobre adjunto o a su sucursal local. Si elige devolver la tarjeta de firma a una sucursal local, todos los propietarios de la cuenta deben estar presentes para completar la apertura de la cuenta."

Final Scripting: (Suggested scripting for customers who consent to E-sign)

- "Please follow the instructions we are sending to E-Sign your signature card within 7 days."
- "Siga las instrucciones que le enviamos para firmar electrónicamente su tarjeta de firma dentro de 7 días."

CD Final Scripting: (Suggested scripting for customers who consent to E-sign)

- "The account was opened with [funding amount] for a term of [state the term]. Please follow the instructions we are sending to E-Sign your signature card within 7 days."
- "La cuenta se abrió usando [cantidad de fondos] por un plazo de [indique el plazo]. Siga las instrucciones que le enviamos para firmar electrónicamente su tarjeta de firma dentro de 7 días."

CD Mailing Scripting: (Provide information if the customer declines to receive documents

electronically)

- "The account was opened with <funding amount> for a term of <state the term>. You will receive your account opening documentation in the mail within 7-10 business days. Please be sure to sign your signature card and return it to us in the enclosed envelope or at a local branch. If you elect to return the signature card to a local branch, all owners of the account must be present to complete the account opening."
- "La cuenta se abrió con <monto de financiación> por un plazo de <indique el plazo>. Recibirá la documentación de apertura de su cuenta por correo dentro de 7 a 10 días hábiles. Asegúrese de firmar su tarjeta de firma y devuélvala en el sobre adjunto o a su sucursal local. Si elige devolver la tarjeta de firma a una sucursal local, todos los propietarios de la cuenta deben estar presentes para completar la apertura de la cuenta."

New Account Screening (NAS): (Provide to any applicant required to provide additional information at a branch to clear a Caution.)

- "Mr./Ms. Customer, in addition to the New Account packet, you will also receive a Redacted Documentation letter detailing additional information required. You will have 30 calendar days to bring this information to a local branch. To protect both you and Dunzo, if the additional information is not provided within 30 days, the account will be closed."
- "Sr./Sra. ___, además del paquete de la nueva cuenta, también recibirá una carta de documentación redactada que detalla la información adicional requerida. Tendrá 30 días naturales para llevar esta información a una sucursal local. Para protegerlo a usted y a Dunzo, si no proporciona la información adicional dentro de los 30 días, se cerrará la cuenta."

Now Savings Account Scripting: (Must be read prior to processing the account request.)

- "Mr./Ms. Customer, you have chosen to apply for a Dotred Now Savings account. This account has a minimum opening deposit of \$10 which must be funded from your Dotred checking or dotred account from another institution. Your account opening documentation will be mailed to you upon approval of your account. The availability of the initial credit or debit card from another institution. Your account opening documentation will be mailed to you upon approval of your account. The availability of the initial deposit will be delayed based on applicable Regulatory guidelines."