

# Exhibit 4B

## Opening the Bank Accounts

1. Choose a bank of your preference. Make sure they offer:
  - a. Free checking and savings account
  - b. Free online access
  - c. Free online Bill Pay
2. Open a Free Checking for your Bill Pay Account. This account is used for Bill Paying and Transfers.
  - a. No Debit card
  - b. No Checks
  - c. Free online Bill Pay
  - d. Free transfers between accounts at the bank
3. Open a Free Checking for your Living Account. This account is used for your weekly spending.
  - a. Debit card
  - b. Checks (optional)
  - c. Free transfers between accounts at the bank
4. Open a Savings Account for your savings. (Optional)
  - a. Free Savings
  - b. Interest-bearing account
  - c. Free transfers between accounts at the bank