



WHAT IS IT

A Power of Attorney allows an agent to act for another person, called the principal. A POA has authority to act; usually, it is not a separate account ownership type. Note: a POA is no longer valid upon a customer's death.



WHAT TO BRING TO THE BANK

Bring the following documents to set up a Power of Attorney:

- ☐ Original Power of Attorney document. Note: The review and approval process may take 1-3 business days.
- ☐ Valid US or MA government-issued photo identification for the Power of Attorney. Note: if you do not yet hold any other account at WSB, you will be required to bring an additional form of ID (such as a Social Security Card, Birth Certificate, or a type of Health Insurance Card)
- ☐ WSB account numbers that will have the POA on.
Take note that the following are excluded: Business Accounts, Trusts, Estates/ Personal Reps, Rep Payee, Conservator, Guardian, Custodian/UTMA, Safe Deposit Boxes.
- ☐ Taxpayer W-9 for the principal, who must be an existing account holder; only for new accounts
- ☐ [Customer Information Form](#) completed by POA



WHO WILL NEED TO COME TO THE BANK

Various account documents will need to be signed by the Attorney-in-Fact (Appointed Power of Attorney) at the Bank. (Note: The Principal is not required to come to the Bank):

- ☐ Power Attorney Registration & Power of Attorney Affidavit



TIPS

To expedite the account opening process before coming to the Bank:

- ☐ Call 617-928-9000 to schedule an appointment with a Personal Banker at a nearby [WSB branch location](#).
- ☐ Send copies of the required documents, such as the [Customer Information Form](#), prior to the first appointment to: support@watertownsavings.com and include in your email the name of the Personal Banker you will be meeting with. It may take 1-3 business days for review.

Thank you for your interest in setting up a Power of Attorney at Watertown Savings Bank.

Important: This guide provides general information only. Documentation requirements may vary based on the customer, account purpose, legal documents, and bank account-opening requirements.