

ACCOUNT SERVICES

Payroll Deduction/Direct Deposit

Overdraft Protection (Indicate transfer priority below) _____

PC Access/Internet Banking _____

ATM Card _____

Debit Card _____

Audio Response _____

Other _____

ACCOUNT OWNERSHIP

Designate the ownership of the accounts and responsibility for the services requested.

Individual **Joint with Access to the Account after Death of one or more Parties.**

Joint Owner _____ SSN/TIN _____

Street _____ Driver's Lic. No _____

City/State/Zip _____ Date of Birth _____

Home Phone () _____ Password _____

Listed Unlisted

Work Phone () _____ E-mail _____

Joint Owner _____ SSN/TIN _____

Street _____ Driver's Lic. No _____

City/State/Zip _____ Date of Birth _____

Home Phone () _____ Password _____

Listed Unlisted

Work Phone () _____ E-mail _____

ACCOUNT DESIGNATIONS

Payable on Death (POD) Account

Beneficiary/Payee _____ Beneficiary/Payee _____

Street _____ Street _____

City/State/Zip _____ City/State/Zip _____

Agency Print name of Agent _____

Signature _____ (date) _____

All Accounts Designate specific account(s) _____

UTTMA/UGMA (as custodian for _____ (minor) under the

Uniform Transfers/Gifts to Minors Act) Minor's TIN/SSN _____

Other _____ See Account Authorization Card

FOR CREDIT UNION USE ONLY See Account Change Card See Insurance Beneficiary Card

Date of Membership _____ Opened /App'd by _____ Member Verification _____

Credit Report Check Verify PIN Request

Access Card Audio Response PC Access/Internet Banking



ACCOUNT CARD

ACCOUNT TYPE

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed below unless the credit union is notified in writing of a change.

Form with checkboxes for account types: Share/Savings, Share Draft/Checking, Share Certificate, Money Market, Other. Includes Suffix* fields.

*The account number for each of the accounts listed above consists of the suffix added to the end of the Member Number listed below. If this card applies to more than one account of the same type, more than one suffix will be listed for that account type.

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Form for Member Application and Ownership Information including fields for Member/Owner, Street, City/State/Zip, Home Phone, Work Phone, E-mail, Member No., SSN/TIN, Driver's Lic. No., Date of Birth, Password, Employment, and Eligibility for Membership.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:
(1) The number shown on this form is my correct taxpayer identification number,
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
(3) I am a U.S. person (including a U.S. resident alien).
Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I /We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature and Date lines for authorization, including checkboxes (X) for each signature and date field.