

ACCOUNT APPLICATION

Individual Account Agreement

Last Name (please print)	First	Middle Initial
Social Security Number	Birth Date	
Street Address		
City, State, Zip Code		
Home Phone	Work Phone	
E-Mail Address	Cell Phone #	
Eligibility <input type="checkbox"/> Eligible Employer Group _____ I understand by making a one-time membership donation (minimum \$20) that I am eligible to open an account at Money One FCU. <input type="checkbox"/> Gifts for Easter Seals <input type="checkbox"/> _____ <input type="checkbox"/> Expanded Field of Membership <input type="checkbox"/> Family Member		
Related Family Member Name		
Related Family Member Account Number		

JOINT ACCOUNT AGREEMENT

A joint account is an account owned by two (2) or more persons. Unless otherwise stated on the Account Card. A joint account includes rights of survivorship. Any party is authorized and deemed to act for any other party(ies) and may instruct us regarding transactions and other account matters. If any account party is indebted to us, we may enforce our rights against any account of the indebted party, including all funds in the joint account, regardless of who contributed the funds. Please see Membership and Account Agreement, Section 3 (a),(b),(c) for additional details.

Joint Account Number (If Applicable)		
Joint Owner Last Name (please print)	First	Middle Initial
Joint Owner Address		
Joint Owner Social Security Number	Birth Date	
Joint Owner Home Phone	Work Phone	

For Credit Union Use Only		
Date of Membership _____	Opened/Approved By: _____	Membership Eligibility: _____
Member Verification: _____	Verification List(s) Checked: <input type="checkbox"/> OFAC <input type="checkbox"/> Other: _____	
List Verification Completion Date: _____	By: _____	
Overdraft Protection Opt-in Completion Date: _____		

TIN Certification and Backup Withholding Information

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and
- 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
- I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations Section 301.7701-7).
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

- I am subject to backup withholding Exempt
 I am not a United States citizen or resident (complete W-8 BEN form)

Authorization

I understand that I must keep at least \$50 in my account at all times.

I authorize the credit union to make inquiries pertaining to employment, credit standing and financial responsibility.

By signing this agreement, I/we agree to the terms and conditions of Membership and Account Agreement, Truth-in Savings Disclosure, Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment. Money One makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the account 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 and Disclosure. All of the terms, conditions, form of account ownership, account selection and other information indicated on this document applies to all of the account listed unless the credit union notified in writing of a change. **I/We agree that any updates identified herein amend the previously signed Member Services Requests(s), and are subject to the terms and conditions of the applicable disclosures noted above. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Payable On Death (P.O.D.) Designation of Beneficiary

Upon the death of the last party to this account, any funds remaining in this account shall belong to (if blank, no beneficiary will be designated):

Name (please print)	
Social Security Number	Date of Birth
Address	City, State, Zip
Home Phone	Work Phone
as beneficiary to receive all sums due me in the event of my death.	

Checking Account Overdraft Protection – Accounts Covered by Transfer From:

Please indicate which Overdraft Protection option you would prefer. The Line-of-Credit loan must be established prior to access.

- _____ (initial) Advance funds from Line-of-Credit loan sufficient to honor the check(s). If funds are not available on my Line-of-Credit, advance from my Savings or IMMA Account.
- _____ (initial) Advance funds from my Savings or IMMA Account sufficient to honor the check(s). If funds are not available in my Savings or IMMA Account, advance from my Line-of-Credit loan.

SERVICE(S) REQUESTED

\$50.00 deposit required to open

- Savings (Required) ATM Card (\$20.00 Fee)

Minimum deposit required to open

- Earn Checking | \$50.00 Visa® Check Card (checking only)
 Plan Checking | \$25.00

- Holiday Club* * At payout, deposit funds to my
 Vacation Club* Savings
 Personal Club* Checking

- Insurance

- Other _____

eStatements

You will be automatically enrolled in eStatements.

E-Mail Address (Required)

_____ (initial) I elect to opt out of eStatements and understand I may be charged a fee.

Signature of Primary Owner Date

Signature of Joint Owner Date

Have you:

- Completed and signed all required areas?
 Enclosed a check or money order to open your account?
 Indicate amount: \$_____
 Please DO NOT SEND CASH IN THE MAIL.
 Included copy of photo ID?

How did you hear about us?

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person when opening a new account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

LOAN APPLICATION

Type of Loan: Individual Credit Joint Credit Co-maker

Loan Purpose: _____

Amount Requested _____ Term (if applicable) _____

PRIMARY BORROWER

Last Name (please print) First Middle Initial

Social Security Number Birth Date

Street Address

City, State, Zip Code

Employer Date Hired

Home Phone Cell Phone

Annual Gross Pay Work Phone

*Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.

*Other Income

CO-BORROWER

Last Name (please print) First Middle Initial

Social Security Number Birth Date

Street Address

City, State, Zip Code

Employer Date Hired

Home Phone Cell Phone

Annual Gross Pay Work Phone

*Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered.

*Other Income

Monthly: **Rent** or **Mortgage** (circle one) \$ _____

Please submit copy of your current paycheck stub or other documentation for total income.

By signing below, I certify that the information on this application and on any attachments, both written or printed, are true and correct and represent my current financial condition accurately.

_____ (initial) The Credit Union or its agents is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you.

Primary Borrower Signature Date

Co-Borrower Signature Date

(Please mark one of the following choices)

- I (we) intend to apply for joint credit.
 I (we) do not intend to apply for joint credit.