

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 unless the Credit Union is notified in writing of a change.

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

The account number for each of the accounts listed consists of the suffix added to the end of the Member Number listed in the "MEMBER APPLICATION AND OWNERSHIP INFORMATION" section. 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

Member No:

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

ACCOUNT OWNERSHIP

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

Form with checkboxes for ownership types: Individual, Joint Account with Rights of Survivorship, and Joint Account without Rights of Survivorship. Includes explanatory text for each.

Signature lines for Member/Owner, Joint Owner, and another Joint Owner, each with an 'X' mark.

Form for Joint Owner information including fields for Joint Owner, Street, City/State/Zip, Home Phone, Work Phone, SSN/TIN, Driver's Lic. No., Date of Birth, Password, and E-mail.

Form for another Joint Owner information including fields for Joint Owner, Street, City/State/Zip, Home Phone, Work Phone, SSN/TIN, Driver's Lic. No., Date of Birth, Password, and E-mail.

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 requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfer Agreement and Disclosure. The Internal Revenue Service does not require your consent to any provision in this document other than the certifications required to avoid backup withholding.

Signature and Date lines for authorization, with 'X' marks.