

CENT Credit Union

Membership & Checking Application

(Please Print)

Check the account(s) you want to open:

Account type:

Savings

Checking

Christmas Club

Kid's Klub

Account Number _____

Applicant Information

Name: _____
(first name)(middle initial)(last name)

Physical Address: _____

City: _____ St. _____ Zip: _____

Mailing Address: _____

City: _____ St. _____ Zip: _____

Employer: _____

E-Mail Address: _____

Name and Address of Nearest Relative Not Living With You: _____

Social Security Number: _____

Are you a U.S. Citizen? Yes No

Driver's License Number: _____

Date of Birth: _____

Mother's Maiden Name: _____

Home Phone: () _____

Work Phone: () _____

Eligibility for Membership: _____

Joint Owner Information

Name: _____
(first name)(middle initial)(last name)

Physical Address: _____

City: _____ St. _____ Zip: _____

Home Phone: () _____

Employer: _____

Relationship to Primary Member: _____

Name and Address of Nearest Relative Not Living With You: _____

Social Security Number: _____

Are you a U.S. Citizen? Yes No

Driver's License Number: _____

Date of Birth: _____

Work Phone: () _____

Mother's Maiden Name: _____

E-Mail Address: _____

(*Office Use Only* Account Name Removal: Signature _____ Date _____)

Name: _____
(first name)(middle initial)(last name)

Physical Address: _____

City: _____ St. _____ Zip: _____

Home Phone: () _____

Employer: _____

Relationship to Primary Member: _____

Name and Address of Nearest Relative Not Living With You: _____

Social Security Number: _____

Are you a U.S. Citizen? Yes No

Driver's License Number: _____

Date of Birth: _____

Work Phone: () _____

Mother's Maiden Name: _____

E-Mail Address: _____

(*Office Use Only* Account Name Removal: Signature _____ Date _____)

Account Designations

Payable on Death (POD)/Trust Account

Beneficiary: _____

Address: _____

City/State/Zip: _____

Beneficiary: _____

Address: _____

City/State/Zip: _____

UTTMA/UGMA (as custodian for _____

Minor's TIN/SSN: _____

Beneficiary: _____

Address: _____

City/State/Zip: _____

Beneficiary: _____

Address: _____

City/State/Zip: _____

(minor) under the Uniform Transfers/Gifts to Minor Act)

TIN/SSN Certification and Back-up Withholding Information

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 (or I am waiting for a number to be issued), and (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. 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).

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 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.

Savings Account 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 agreements 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 Fund Transfers Agreement and Disclosure. I/We authorize the Credit Union to check my/our credit and/or employment history and to answer questions and report my/our credit experience with this Credit Union. **The Internal Revenue Service does not require you consent to any provision of this document other than the certifications required to avoid backup withholding.**

X _____
Signature Date

X _____
Signature Date

X _____
Signature Date

X _____
Signature Date

Share Draft / Checking Account Authorization

I/We hereby authorize CENT Credit Union to establish a special Share Draft Account for me/us to be known as "Share Draft Account". CENT Credit Union is authorized to pay Share Drafts signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the Share Draft Account. It is agreed that:

- (a) Only Share Draft blanks and other methods approved by CENT Credit Union may be used to withdraw funds from this Share Draft Account.
- (b) CENT Credit Union is under no obligation to pay a Share Draft which exceeds that balance in the Share Draft Account; CENT Credit Union may, however, pay such a share draft and cover the amount of the resulting overdraft plus service charge by transfer from any other share/deposit account from which the person who signed the share draft is entitled to withdraw shares/deposits. The member shall be notified of the action taken to cover overdrafts. CENT Credit Union is under no obligation to pay a share draft on which the date is more than six months old;
- (c) Except for negligence, CENT Credit Union is not liable for any action it takes regarding the payment or nonpayment of Share Drafts;
- (d) Any objection respecting any item shown on a statement of the Share Draft Account shall be waived unless made in writing to CENT Credit Union on or before the thirty-third day following the day the statement is mailed;
- (e) All non-cash payments received for deposit in the Share Draft Account will be credited subject to final payment;
- (f) The Share Draft Account shall be subject to service charges and other charges in accordance with the rate schedules adopted by CENT Credit Union from time to time;
- (g) I/We authorize the Credit Union to check my/our credit and/or employment history and to answer questions and report my/our credit experience with this Credit Union.
- (h) The use of the Share Draft Account is subject to such other terms, conditions and requirements as CENT Credit Union may establish from time to time;
- (i) And if signed by more than one person, this agreement is subject to the additional terms and conditions of any joint Share/Deposit Account Agreement that applies to a share/deposit account in our joint names; or, if there is no such agreement, this agreement is subject to the additional terms and conditions printed herein;
- (j) I/We agree to pay cost of the Share Drafts and hereby authorize CENT Credit Union to deduct same from this Share Draft Account;
- (k) I/We hereby agree that any Share Draft which creates an overdraft condition, and exceeds or is not covered by any plan as set forth in "b" (above) the share draft will be returned for insufficient funds, if I/We agree that there is to be no provision to handle overdrafts, we so indicated by checking this box. Initials: _____
- (l) **I agree to the terms of CENT Credit Union ATM and/or Debit card agreement. ATM and/or Debit cards will be issued at the discretion of CENT Credit Union.**
 Initials: _____

Additional Terms and Conditions* (Joint Share Account Agreement)

CENT Credit Union is hereby authorized to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with CENT Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credits as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge CENT Credit Union from any liability for such payment. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans. The right or authority of CENT Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to CENT Credit Union which shall not affect transactions theretofore made. **NOTE:** These additional Terms and Conditions apply only if there is no joint share account agreement that applies to a share account in the names of the persons whose signatures are subscribed below:

X _____
Signature Date

X _____
Signature Date

X _____
Signature Date

X _____
Signature Date

For Credit Union Use Only

Opened by: _____ Date of Membership: _____ Verified by: _____ Date Verified: _____

Account Information New Account Joint Owner Adding Joint Owner(s) Kid's Klub Account
 Reopen Account Name Change Deleting Joint Owners(s)

Credit Report: Owner: _____ Joint Owner _____ **ChexSystems:** Owner: _____ Joint Owner: _____

Checklist: State Issued Photo ID Member Details Associations Diary Memos Alter Account Detail