

UNITED WORKERS FEDERAL CREDIT UNION CHECKING ACCOUNT AGREEMENT AND APPLICATION

*No monthly service charges.

*Direct deposit is available.

*No minimum balance required.

*Duplicate checks make record keeping easier.

*Our debit card gives you 24 hour access to your account through the VISA Network.

Complete the application below and return it to the Credit Union office at 3545 Jamison Way, Castro Valley, CA, 94546, with an opening deposit of \$100. If you have any questions, please call us at (510) 537-6800.

(Print or Type)

PRIMARY MEMBER Account # _____ **Yes Issue me a United Workers FCU Debit Card.**

 Last Name First Middle Int. Social Security No. Drivers Lic.

 Address Years at Present Address

 Date of Birth Employer Position/Title

Telephone Number: Days (_____) _____ Evenings (_____) _____

JOINT MEMBER

 Last Name First Middle Int. Social Security No. Drivers Lic.

 Address Years at Present Address

 Date of Birth Employer Position/Title

Telephone Number: Days (_____) _____ Evenings (_____) _____

Signatures: By signing below I/We agree to the terms and conditions governing the services, including ant fees and charges. I/We agree that all information is accurate and authorize the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. Also I/We have received and agree to the Truth-In-Savings disclosed governing my/our accounts. I/We hereby authorize to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account.

It is further agreed that:

1. Only share draft and other methods approved by the Credit Union may be used to make withdrawals from this Account.
2. The Credit Union is under no obligation to pay a share draft that exceed the fully paid and collected share balance in this account: the Credit Union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from witch any of the undersigned is then eligible to withdraw shares.
3. The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft
4. When paid, share draft becomes property of the Credit Union and will not be returned either with periodic statement of this Account or otherwise.
5. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of the share draft.
6. Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
7. This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
8. This Account is subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
9. If this Agreement is signed by more than one person, the person signing below shall joint owner of this account which, in the event shall be subject to the additional terms and conditions printed on the reverse side hereof.

Additional Terms and Conditions (Joint Share Account Agreement)

The Credit Union is hereby authorized to recognize any of the signatures subscribed hereof in the payment of funds or the transaction of any business of this account. The joint owners of this account hereby agree with each other and the Credit Union that all sums now paid in or hereto or hereafter paid in the shares by any or all said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to withdrawal or receipt of ant of them, and payment to any of them survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transaction therefore made.

Dated _____

Member Signature(s) _____
