

# APPLICATION

Primary Name: \_\_\_\_\_

Joint Member Name: \_\_\_\_\_

Instructions as to how the imprint should appear on your checks.

Names: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Lic #1 \_\_\_\_\_ Lic #2 \_\_\_\_\_

Email Address: \_\_\_\_\_

Please select the type of OVERDRAFT PROTECTION:

From Savings      From a Pre-Approved Loan      Limit Requested

OR

FROM BOTH:      Savings First      Loan First

Check Style Selected: \_\_\_\_\_ Starting check number \_\_\_\_\_

Order \_\_\_\_\_ boxes

Mail checks to:      my home address      CentralAlliance and I will pick them up

I have contacted my payroll department to set up direct deposit.

(PLEASE SELECT ONE)      Basic      Traditional

MEMBER # \_\_\_\_\_

Signature 1 \_\_\_\_\_ Debit Card

Signature 2 \_\_\_\_\_ Debit Card

Credit Union Approval \_\_\_\_\_ Date \_\_\_\_\_

## ATM OPTIONS

### TRADITIONAL CHECKING

(free transactions at CentralAlliance owned terminals, transaction fee of .50 cents at non-owned CentralAlliance ATM terminals)

### BASIC CHECKING

(free transactions at CentralAlliance owned terminals, transaction fee of .75 cents at non-owned CentralAlliance ATM terminals)

Card number issued \_\_\_\_\_

For Office Use:

Draft ID: \_\_\_\_\_

### ADDITIONAL TERMS AND CONDITIONS\* (Joint Share Account Agreement)

The Credit Union is hereby authorized to recognize any of the signatures subscribed above hereof in the payment of funds or the transaction of any business on this account. The joint owners of this account hereby agree with each other and the Credit Union that all sums now paid in on shares by any or all of said 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 the 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 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 transactions therefore 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 name of the persons whose signature are subscribed above.

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 who opens an account.

What this means to you: when you open an account, we will ask you 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. Court record searches and credit reports may be used.

### VISA DEBIT CARD/ATM CHECKING AGREEMENT WITH OVERDRAFT TRANSFER FROM SHARE OR LOAN ACCOUNT

We hereby authorize the CentralAlliance Credit Union (the Credit Union) to establish a special share account for me/us to be known as a "Checking Account".

The Credit Union is authorized to pay checks signed by (or any of us, if this agreement is signed by more than one person) and to charge the payment against the Checking Account.

It is agreed that:

- (a) only checks and other methods approved by the Credit Union may be used to withdraw funds from this Account;
- (b) the Credit Union is under no obligation to pay a check which exceeds the balance in the Account, the Credit Union may however, pay such a check and charge the amount of the resulting overdraft against any other share account from which the person who signed the check is entitled to withdraw shares; or,
- (c) in the event that any of the above writes a check which would result in the account being overdrawn, and if at that time the above signed is eligible to receive advances from this Credit Union under the loan account referred above, such check shall be deemed to be a request to the Credit Union to prepare an application for an advance under such loan account;
- (d) unless otherwise agreed, the Credit Union is under no obligation to pay a check on which the date is more than six months old;
- (e) except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check;
- (f) all non-cash payments received on shares in the Account will be credited subject to final payment;
- (g) the Account shall be subject to service charges in accordance with the rate schedules adopted by the Credit Union from time to time;
- (h) the use of the Account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time;
- (i) CentralAlliance has the right to terminate this agreement at any time if more than 3 non-sufficient fund checks are written.
- (j) Visa Debit Cards: Subject to approval. Must have a CACU Checking Account. Credit report may be used in approval process of both this checking account and debit card. Use of non-owned CentralAlliance ATM terminals may result in a transaction fee of .50 or .75.
- (k) See Rate and Fee Sheet for Fees related to ATM (Automatic Teller Machine) transactions in Truth in Savings Disclosure