

Membership Account Agreement



West Community
Credit Union

Check and complete this section to open a savings account:

USA PATRIOT Act requires identity verification for all new accounts.

Print Name _____ Date _____

Social Security # _____ Member # _____ Date of Birth _____

Street _____ City _____ State _____ ZIP _____

Employer _____ Occupation _____

Home Phone _____ Business Phone _____ Cell Phone _____

Phone Verification Password _____ Password Hint _____

How are you eligible to join? _____

Email address (required) _____ *Please do not use an address at your employer.*

I would like: Free Online Account Access—Choose your User ID (6–50 alphanumeric): _____

Free ATM Card Free Telephone Teller Account Access E-Statements

I would like more information about: Car Loans Credit Cards Mortgages Home Equity Products
 Money Market Account CDs Kids Savings Account Health Savings Accounts (HSAs)
 Holiday Club Vacation Club IRAs Investments

Joint account. Print name of joint owner(s): _____

Complete the bottom of the back side of this form. For joint accounts all owners must also complete and sign the back side of this form. Please include a copy of your driver's license and any joint signers' license with this form.

Check and complete this section to open a checking account:

Driver's License Number _____ Individual Account Joint Account

Account Type: Preferred Checking Free Checking Checking Plus Senior Checking Premium Checking Money Market

I would like: Checks Free Online Account Access (see below) Free Online Bill Pay (see below) Free Debit-ATM Card
 Free Telephone Teller Account Access Direct Deposit Payroll Deduction ACH Debits/Credits

Additional information you would like printed on your checks:

I would like printed on my checks: Home Phone Business Phone—If different than above: _____

Please check here if you would like a set of temporary checks to use until this check order arrives.

Check and complete this section to sign up for Virtual Branch (Free Online Account Access and/or Bill Pay):

For Online Account Access

If you would like access to additional accounts with a different member number on which you are signer, please complete.

Member Number _____

For Online Bill Pay

If you would like to pay bills from a second checking account with a member number listed directly above on which you are a signer, please complete.

Member Number _____ Type _____

Once enrolled in Virtual Branch, you will receive detailed instructions and information to get you started.

Joint Share Account Agreement

West Community Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. All accounts bearing the member number on reverse shall be treated as joint accounts, irrespective of the name or names in which such account may be opened. The joint owners of this account, hereby agree with each other and with said 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 credit as such 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 said 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 said Credit Union which shall not affect transactions theretofore made.

Checking Account Agreement with Overdraft Payment Provisions

I/We hereby authorize West Community to establish this checking account for me/us. The Credit Union is authorized to pay checks 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:

- a. Only checks (and other methods) approved by the Credit Union may be used to make withdrawals from this account.
- b. The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this account. However, if any of the undersigned writes a check that would exceed such balance and results in this account being overdrawn, the Credit Union may, in its sole discretion, treat such check as a request (1) for advance from the undersigned's open-end line of credit, or (2) a transfer from the undersigned's general share account, in an amount sufficient to permit the Credit Union to pay such check and credit the advance or share account transfer to this account.
- c. The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the check.
- d. When paid, checks become property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise.
- e. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- f. 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.
- g. This account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- h. This account is subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- i. If this agreement is signed by more than one person, the persons signing shall be the joint owners of this account which, in that event, shall be subject to the additional terms and conditions.
- j. You agree to pay all costs of collecting the amount you owe under this agreement including but not limited to collection fees, court costs and reasonable attorney fees.
- k. Unlawful Internet gambling and other illegal activities—You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

Joint Checking Account Agreement—Additional Terms and Conditions

West Community is hereby authorized to recognize any of the signatures subscribed below hereof in the payment of funds or the transaction of any business for this checking account. The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares in this account, or heretofore or hereafter paid in on shares in this account by any or all of 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 shall be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors, or payment as provided below, shall be valid and discharge the Credit Union from any liability for such payment. All joint owners are jointly and severally liable for any or all charges or deficiencies which arise in the use of this account.

The right or authority of the Credit Union under this Checking Account Agreement shall not be changed or terminated by said owners, or any of them, except in written notice to the Credit Union which shall not affect transactions theretofore made.

Online Account Access and Bill Pay Agreement

You desire to subscribe to the Services and authorize Us, and any third party acting on our behalf, to serve as Your agent in processing payments to targeted Merchants and/or transfers to and from targeted Accounts pursuant to your payment and/or transfer instructions, and You authorize us to post such payment and/or transfer to Your designated account(s). You understand that We may not make certain payments and/or transfers if sufficient funds are not available in your designated account. This authorization is in force until revoked by You or Us in writing and is subject to the Electronic Funds Transfer Regulations (a current copy of which will be furnished to You with your instructions) as amended from time to time. Bill pay is free for members.

Under penalties of perjury, I certify that: 1) The number shown on this form is my correct taxpayer identification number, 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. person (including a U.S. resident alien).
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 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.

I/We acknowledge and accept the terms and conditions applicable to those accounts and selected features and services, contracted for today. I/We further agree to be bound by the terms and conditions of any additional accounts, features, and/or services herein above described, which I/we may later initiate by simple written, verbal or electronic request. I/We authorize the Credit Union to check my/our account, credit, and obtain a credit report from third parties, including credit reporting agencies, to verify my/our eligibility for any accounts or services I/we request.

Print Member's Name _____ Member's Social Security # _____

Member's Signature _____

Print 1st Joint Owner's Name _____ 1st Joint Owner's Social Security # _____

1st Joint Owner's Signature _____

Print 2nd Joint Owner's Name _____ 2nd Joint Owner's Social Security # _____

2nd Joint Owner's Signature _____