

## YES, I Want to Save Money by Opening an Sb1 FCU Checking Account!

Please open a checking account for me/us and order my/our first set of 150 checks for free.

Member #: \_\_\_\_\_

Member Name \_\_\_\_\_

Member Signature \_\_\_\_\_

Joint Owner Name \_\_\_\_\_

Joint Owner Signature \_\_\_\_\_

Overdraft Protection Option (select option)

Share Savings Account # \_\_\_\_\_

QuickCASH Line-of-Credit

I/We have read and agree to the (share draft) checking agreement and acknowledge receipt of the funds availability policy disclosure statement

I Would Also Like The Additional Service(s) And/Or Product(s):

Please enroll me/us for Telephone Teller

Select Pin

(No Q or Z, use all letters or numbers)

Please issue me/us a VISA Check Card

Select Pin

(No Q or Z, use all letters or numbers)

For Office Use Only: MICR \_\_\_\_\_

## YES, I Want Overdraft Protection and Convenient Cash with an Sb1 QuickCASH Line-of Credit!

Member # \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Daytime Phone (\_\_\_\_\_) \_\_\_\_\_

Birthdate \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_

Gross Monthly Income \$ \_\_\_\_\_

Monthly Rent / Mortgage \$ \_\_\_\_\_

Co-Applicant

Name \_\_\_\_\_

Birthdate \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_

Gross Monthly Income \$ \_\_\_\_\_

Daytime Phone (\_\_\_\_\_) \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

I/We have read and agree to the Credit Line Account Agreement on the next page

You promise that everything you have stated in this application is correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any updated, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. Minimum monthly payment is the greater of \$108 or 2.7% of the balance.

## (SHARE DRAFT) CHECKING AGREEMENT WITH OVERDRAFT PAYMENT PROVISIONS

I/We hereby authorize the Credit Union to establish this (Share Draft) 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. The Credit Union may, however: (1) Pay such drafts and transfer shares to this Account in the amount of resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares, or (2) if the Credit Union is unable to transfer shares (NOTE: Automatic transfers shall be limited to not more than six times each month) the Credit Union may treat such checks as a request to the Credit Union for an advance from the loan account identified below sufficient to permit the Credit Union to pay such checks and credit the loan advance to this account.
- (c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitations on the time of payment) appearing on the check.
- (d) When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of the 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 also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (i) This Credit Union may require forfeiture of checking privileges for members who experience overdrafts on three different days within a two-year period.
- (j) If this agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions.

Account Application  
Additional Terms and Conditions  
Joint (Share Account) Checking Agreements

The Credit Union is hereby authorized to recognize any of the signatures subscribed hereon 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 the Credit Union that all sums now paid on shares or heretofore or hereafter with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship and be subject to the withdrawal or 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 transactions theretofore be made.