



# Mutual Security Membership Application

## Savings / Checking

FOR OFFICE USE ONLY

Acct. No. \_\_\_\_\_

Existing Member  New Member

### Primary Owner Information (please print)

Last Name	First Name	Middle Initial	
Social Security # (Tax ID #)	Birthdate	Home Phone	
Street Address	City	State	Zip
ID/Driver's License#	State	Expiration Date	Email (optional)
Employer	Mail Station (if any)		
Address	City	State	Zip

### Joint Owner Information (if any)

Last Name	First Name	Middle Initial	
Social Security # (Tax ID #)	Birthdate	Home Phone	
Street Address	City	State	Zip
ID/Driver's License#	State	Expiration Date	Email (optional)

### DESIGNATION OF BENEFICIARY (if no joint owner is indicated above)

Reserving the undersigned the right to revoke or change this designation, in writing, I hereby designate

(name) \_\_\_\_\_ of

(address) \_\_\_\_\_ (city) \_\_\_\_\_ (state) \_\_\_\_\_ Zip \_\_\_\_\_

as beneficiary of my Credit Union account. This shall be deemed revoked upon signature of a new joint share account agreement for this account.

### Checking Account Application

Complete this section to open a checking account. Choose one:

- Classic Checking.** Truly Free Checking. No monthly fees. No minimum balance requirements.
- Advantage Checking.** Advantage Checking is a competitive rate interest-earning checking account. Free with direct deposit of \$100 weekly average. One free box of checks annually. \$3 monthly fee applies if minimum balance requirements are not met.
- Preferred Checking.** Preferred Checking is a preferred rate interest-earning checking account. Free with a \$1,000 average daily balance. Access to Fee Free networks located @ 53,000 ATMs. Two free boxes of duplicate checks. \$5 monthly fee applies and no dividends paid if minimum balance requirements are not met.

Print Address (if different from above) to print on checks \_\_\_\_\_

Phone Number (if different from above) to print on checks \_\_\_\_\_

**ADDITIONAL ACCOUNTS** - Check off the account(s) you would like to open and send in the appropriate deposit.

- Holiday Club** No minimum
- Vacation Club** No minimum
- Money Market** \$2,500 minimum to open
- Certificate (Term: \_\_\_\_\_ mo.)**

### How did you learn about Mutual Security Credit Union?

- Friend or Family
- Newspaper
- Radio
- Television
- Internet
- Other \_\_\_\_\_

I/We apply for membership and agree to conform to the Bylaws or any amendments thereof in Mutual Security CU (MSCU). Under penalties of perjury, I/we certify the information on this form is true, correct and complete. I/We authorize MSCU to request a credit report in considering the membership application and later in connection with updates, renewals or extensions of credit. I/We understand at my/our request MSCU will inform me/us whether or not a credit report was requested along with the name and address of the reporting agency. I/We also authorize MSCU to report my/our performance under this agreement to credit bureaus and others who may properly receive such information. I/We hereby authorize MSCU to establish a checking account and agree to the terms on the reverse side of this form.

### 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, (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. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Primary Owner's Signature Date \_\_\_\_\_

Joint Owner's Signature Date \_\_\_\_\_

# Joint Agreement

Mutual Security Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of business for this account. The joint owners of this account hereby agree with each other and with MSCU 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 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 MSCU 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.

## Checking Agreement

- (a) MSCU is authorized to pay checks 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 balance in this account.
- (b) Only checks and other methods approved by MSCU may be used to make withdrawals from this account.
- (c) MSCU is under no obligation to pay a check that exceeds the fully paid and collected balance in this account. However, if any of the signers writes a check that would exceed such balance and result in this account being overdrawn, MSCU may:
  - 1. Pay such check and transfer funds to this account in the amount of the resulting over draft, plus a service charge, from any other share account except Individual Retirement Accounts, from which any of the signers is then eligible to withdraw shares. If MSCU has paid such check and there are insufficient funds in any or all of the other share accounts, I agree to pay to MSCU within five (5) days notice to me the difference between the amount paid by MSCU and the amount, if any, that was transferred from other share accounts. If I do not pay the required amount, I agree that I will also pay MSCU its reasonable costs to collect the amount that I owe.
  - 2. If none of the signers has shares available sufficient to pay the overdraft, and if at that time any of the signers is eligible to receive loan advances from MSCU, that check will be deemed to be a request to MSCU for an advance under such loan account in amount sufficient to permit MSCU to honor such draft plus a service charge and credit the advance to this account.
- (d) When paid, checks become property of MSCU and will not be returned either with the periodic statement of this account or otherwise.
- (e) Except for negligence, MSCU 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 MSCU before the end of 60 days after the statement is mailed.
- (g) This account is also subject to such other terms, conditions and service charges as MSCU may establish from time to time.
- (h) This account is subject to MSCU's right to require advance notice of withdrawals.
- (i) All non-cash payments received on shares in the checking account will be credited subject to final payment.
- (j) MSCU may terminate checking service if this account is not maintained in a satisfactory manner.
- (k) If this agreement is signed by more than one person, the persons signing on the reverse side shall be the joint owners of this account, which in that event shall be subject to the additional terms and conditions printed above under Joint Owner.

<b>OFFICE USE ONLY</b>	CIP _____	S1 Open _____	Date _____					
ChexSystems	<input type="checkbox"/>	S4 Open	<input type="checkbox"/>	OD Coverage	<input type="checkbox"/>	Checks	<input type="checkbox"/>	Date _____