

**ACCOUNT AGREEMENT AND MEMBERSHIP APPLICATION**



Office Use Only

Social Security Number/Taxpayer I.D. \_\_\_\_\_

Account Number \_\_\_\_\_

I/We am/are applying for membership in **VALLEY FIRST CREDIT UNION**. My application includes the request to open the following accounts/services subject to the terms of the Master Account Disclosure and any other service disclosures which are incorporated by reference.

Primary Owner Name (please print) \_\_\_\_\_ Employer \_\_\_\_\_  
 ( ) ( )

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Driver's License # / State \_\_\_\_\_ Birthdate \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Current Street Address \_\_\_\_\_

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

Mailing Address (If different from above) \_\_\_\_\_

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

Mother's Maiden Name \_\_\_\_\_

Joint Owner Name (please print) \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Joint Owner's Address \_\_\_\_\_

Driver's License # / State \_\_\_\_\_ Joint Owner's Social Security Number \_\_\_\_\_ Birthdate \_\_\_\_\_

**An early closure fee of \$25 will be imposed to all accounts that are closed within the first six months of opening.**

I am aware of the early closure fee that is imposed if my account is closed within the first six months of its original opening. I also understand that an account disclosure will be mailed to me upon account opening.

I am eligible for membership with Valley First Credit Union, because I:

Am employed with \_\_\_\_\_ an employer / group which is specifically listed in the credit unions field of membership

**OR**

Live  Regularly work  Regularly worship  Attend school

Stanislaus County  San Joaquin County

**OR**

Am an immediate relative of a member

*Please continue on reverse side. Your signature is required.*

**Designation of Beneficiary**

The following beneficiary(ies) is/are to receive the proceeds of my account at my death. If this is a joint account, the beneficiary is to receive it only after both owners die. If there is more than one beneficiary and any beneficiary does not survive the account owners, the surviving beneficiaries are to share the deceased beneficiary's interest according to the stated percentages.

Name \_\_\_\_\_ Address \_\_\_\_\_  %

Name \_\_\_\_\_ Address \_\_\_\_\_  %

Name \_\_\_\_\_ Address \_\_\_\_\_  %

**Product/Service Information Request**

I would like to request applications/information on the following services:

- Checking Account
- IRA / Share Certificates
- Direct Deposit / Payroll Deduction
- Check / ATM Cards
- Credit Cards
- Online Services
- Overdraft Protection
- Consumer / Real Estate Loans
- Other \_\_\_\_\_

**ACCOUNT AGREEMENT AND MEMBERSHIP APPLICATION**

I hereby make application for membership in, and agree to conform to the By-Laws (as amended) of Valley First Credit Union which is authorized to recognize any of the signatures below in the payment of funds or the transaction of any business on this account. The parties to this account agreement agree with each other and with the Credit Union that all shares in this account shall be owned as follows:

**Individual Account** - This account or certificate is owned by the named party. Upon the death of that party, ownership passes to the named pay-on-death payee(s)

**Joint Account** - This account or certificate is owned by the named parties. Upon the death of any of them, ownership passes to the survivor(s). Upon the death of all of them, ownership passes to the named pay-on-death payee(s).

The owner(s) of this account agree with each other and with the Credit Union that all shares and all accumulations thereon are subject to the withdrawal or receipt by any of the owners, and payment to any of them shall be valid and discharge the credit union from any liability for such payments. All funds in an account remain subject to liens, security interests, rights of set off and charges notwithstanding the source of the contribution. Any or all of the owners may pledge all or any part of the shares in this account as security for a loan or loans. The right or authority of the Credit Union under this agreement shall not be changed or terminated by the owners, or any of them except by written notice to the Credit Union, which written notice shall not affect transactions previously made. Shares are not transferable except on the books of the Credit Union. All parties to this account agreement shall keep the Credit Union informed of any change(s) in their address(es). The Credit Union makes credit available to its members on a regular basis. I/We authorize the Credit Union to obtain credit reports in connection with future credit opportunities.

I certify under penalties of perjury, that I am a U.S. person, that the taxpayer's ID/Social Security Number given to the credit union on this application as required by the Internal Revenue Service is correct, and that I have not received a notice from the IRS of under reporting of dividends or interest, nor am I subject to back-up withholding unless indicated below. The Social Security Number of the Primary Owner will be used for reporting tax information to required government agencies.

I am subject to IRS-ordered back-up withholding. Initial \_\_\_\_\_

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

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

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

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