

CHECKING ACCOUNT #

Name

SHARE ACCOUNT #

Last

First

Middle Int.



CHECKING ACCOUNT AGREEMENT WITH OVERDRAFT PAYMENT PROVISIONS

Owner Name (1) _____

Address/Phone _____

Employer/Phone _____

Date of Birth _____ Mother's Maiden Name _____

Type of ID used to verify identity _____

ID No. _____ SSN/TIN* _____

Eligibility based on _____

(If family relationship, specify relationship and name of family member.)

*Taxpayer identification number

Owner Name (2) _____

Address/Phone _____

Employer/Phone _____

Date of Birth _____ Mother's Maiden Name _____

Type of ID used to verify identity _____

ID No. _____ SSN/TIN* _____

I/We hereby authorize Chiropractic Federal Credit Union to establish this Checking Account for me/us. The Credit Union is authorized to pay checking drafts signed by me (or by any of us) or honor any other properly authorized payment requests and to charge all such payments against the checks 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) All non-cash payments received in this Account will be credited subject to final payment of such items.
- (c) The Credit Union is under no obligation to pay a check or honor any other payment request that exceeds the fully paid and collected checking balance in this Account. However, the Credit Union may, at its discretion, pay such an item. If the Credit Union does pay such an item, it is agreed that the Credit Union shall be immediately reimbursed, by one or more of the undersigned, to the extent that such an item exceeds the checking balance in this Account. Such reimbursement shall be in cash, unless another manner of reimbursement has been authorized on other side.
- (d) 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 unless the Credit Union has, prior to presentment and with reasonable time for the Credit Union to act, received a separate notice of postdating or stop payment order concerning the check.
- (e) When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise. Copies of such checks will be provided, if requested, and the Credit Union may charge a fee for providing such copies.
- (f) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check or other payment request.
- (g) 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.
- (h) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in the Credit Union's bylaws.

- (i) This Account is also subject to such other terms and conditions as the Credit Union may establish from time to time. Such other terms and conditions include, without limitation, service charges for stop payment orders, drafts and other items returned for insufficient funds, and any other service as designated by the Credit Union. The Credit Union may change the terms and conditions of this Account upon giving a 30-day written notice. Notice may be given by U.S. mail, first class, postage prepaid, to my/our last known address, as reflected in the Credit Union's records. Notice to any one owner shall be notice to all owners.
- (j) If this Agreement is signed by more than one person, the persons signing below shall be joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed on the reverse side hereof.

Signature (Name 1) _____

Signature (Name 2) _____

Date _____

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, **and** (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).

Signature (Name 1) _____ Date _____

Certification instructions. You must 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.

ADDITIONAL TERMS AND CONDITIONS (JOINT CHECKING AGREEMENT)

The Credit Union 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 Account. The joint owners of this Account hereby agree with each other and with the Credit Union that all sums now paid into this Account, or heretofore or hereafter paid into this Account, 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 to the survivor(s) 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 said Credit Union which shall not affect transactions previously made.

OVERDRAFT REIMBURSEMENT OPTIONS

(1) I/We hereby authorize the Credit Union to reimburse itself for any check or other item drawn on this Account which the Credit Union pays, to the extent which such item exceeds the checking balance in this Account, by making loan advances.

in multiples of \$ _____, in the exact amount required)

to this Account from Loan Account Number _____

Signature(s) _____

(2) If the Credit Union declines to make a loan advance as set forth in paragraph (1) above, or if I/we have not authorized such a loan advance, then I/we hereby authorize the Credit Union to reimburse itself for any draft or other item which it pays, to the extent by which such item exceeds the checking balance in this Account, by transferring sufficient shares from the below listed checking accounts. Such advances shall be from the accounts shown below in the order listed, and shall not reduce the balance in any Regular Checking Account below the par value of one share. Such transfers shall be subject to a service charge, as determined by the Credit Union from time to time.

Account Numbers:	Signature(s)
_____	_____
_____	_____