

ACCOUNT SERVICES

<input type="checkbox"/> Payroll Deduction/Direct Deposit _____ <input type="checkbox"/> PC Access/Internet Banking _____ <input type="checkbox"/> ATM Card _____ <input type="checkbox"/> Overdraft Protection (Indicate transfer priority) _____	<input type="checkbox"/> Debit Card _____ <input type="checkbox"/> Audio Response _____ <input type="checkbox"/> Other _____
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ACCOUNT OWNERSHIP SELECTION

Party
Initials

Choose ONE of the following forms of account ownership by placing your initials next to the chosen form of ownership. **The type of account you select may determine how ownership of your property passes on your death. Your Will may not control the disposition of funds held in some of the following forms of account ownership. The selection you make below will apply to all the accounts listed on the reverse side under the Account Type section.**

_____ **SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The party to the account is listed on the reverse side as the Member/Owner.

_____ **SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate. P.O.D. beneficiaries are listed below in the section titled "P.O.D. Beneficiaries." The party to the account is listed on the reverse side as the Member/Owner.

_____ **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP.** (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

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_____ **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND P.O.D. (PAYABLE ON DEATH) DESIGNATION.** (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries. P.O.D. beneficiaries are listed below in the section titled "P.O.D. BENEFICIARIES". Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

_____ **CONVENIENCE ACCOUNT** (Member must initial) The party to the account owns the account. The cosigner to the account may make account transaction for the party. The cosigner does not own the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The financial institution may pay funds in the account to the cosigner before the financial institution receives notice of the death of the party. The payment to the cosigner does not affect the party's ownership of the account.

Name of the cosigner: _____ (please print)

Signature of the cosigner: _____

Other _____ See Account Authorization Card

P.O.D. BENEFICIARIES

Upon the death of the last account owner, ownership of the account shall be divided equally among the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all the accounts listed under the Account Type section on the reverse side.

Name of Beneficiary	Identifying Information

FOR CREDIT UNION USE ONLY See Account Change Card See Insurance Beneficiary Card

Date of Membership _____ Opened /App'd by _____ Member Verification _____

<input type="checkbox"/> Credit Report	<input type="checkbox"/> Check Verify	<input type="checkbox"/> PIN Request
<input type="checkbox"/> Access Card	<input type="checkbox"/> Audio Response	<input type="checkbox"/> PC Access/Internet Banking