

Checking Programs

Value Vantage

- Free of monthly service charges
- ATM or MasterCard Debit Cards free (no monthly maintenance or withdrawal fees).
- Overdraft protection available upon approved credit up to \$2,000 maximum.

Premium Checking

- Dividends paid monthly at end-of-month
- Minimum daily balance of \$400 for the dividend period required to earn dividends. If the balance falls below the minimum for any one day, no dividends will be paid for the month.
- ATM or MasterCard Debit Cards free (no monthly maintenance or withdrawal fees).
- Overdraft protection available upon approved credit up to \$2,000 maximum.

Golden Account

- 55 years of age and above
- ATM or MasterCard Debit Cards free (no monthly maintenance or withdrawal fees).
- Overdraft protection available upon approved credit up to \$2,000 maximum.
- Monthly dividends paid at end-of-month.

FOR CREDIT UNION USE ONLY

Membership Eligibility Verified by _____

Methods:

MEMBERSHIP QUALIFICATION:

- CLERGY/STAFF POSITION/ORGANIZATION CHURCH MEMBER
 RELATED TO MEMBER(S) NAME AND RELATIONSHIP

APPROVED BY _____

(RELATIONSHIP)
DATE _____

OPENED / ORDERED BY _____ DATE _____

REGULAR SHARE

ONLINE BANKING

SHARE DRAFT/CHECKING

OFAC VERIFICATION

CHEX SYSTEM

INITIAL ORDER CHECKS

MONEY MARKET

CHRISTMAS CLUB

YOUTH SHARE

ATM DEBIT CARD

SECOND CARD

LOC \$

Agreement

In this Membership Invitation "I", "Me" and "My" mean each and every person who signs on the reverse. "You" and "Your" means United Methodist Federal Credit Union. If I am not currently a member, I hereby make application for membership in United Methodist Federal Credit Union. I understand. By signing on the reverse, I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Truth-in-Savings Disclosure, the Certificate Account Agreement and Disclosure (if applicable) and Electronic Services Disclosure and Agreement (receipt of all of which is hereby acknowledged and which is incorporated by the reference). I understand and agree that this Membership Invitation shall govern the Regular Share, Share Draft Account, ATM Card, the MasterCard Debit Card, and the Home Banking System and other accounts designated on the reverse. I authorize you to open other account(s) for me in person or per my telephone request.

I also authorize you to gather whatever credit, checking account, and employment information you consider appropriate from time to time. I understand that this will assist, for example, in determining my initial and ongoing eligibility for an account. I authorize you to give information concerning your experience with me to others. I understand and agree that you may retain this Membership Invitation and any other information you may receive.

Security Interest: Each and every owner of the account(s) shall be jointly and severally liable for any and all losses and damages to the Credit Union occasioned by any owner. Further, each and every owner pledges as collateral for any loss or damage suffered by the Credit Union all funds on deposit (except funds held in IRAs) with the Credit Union along with any other collateral pledged either currently or in the future for any loan, and if the owner's have or will have from the Credit Union. This pledge of collateral is meant to secure the payment of all debts and obligations each owner owes to the Credit Union either currently or in the future. However, this cross collateral provision does not apply to any loan secured by any owner's principal residence or any other real property that an owner now owns or may hereafter acquire. In the event any owner does not repay his/her debt, obligation or loss, all owners authorize the Credit Union to apply, without notice, any and all such shares or deposits to the debt, obligation or loss and/or obtain possession of the collateral, sell same pursuant to applicable law and apply the proceeds to the debt, obligation or loss.

General Pledge or Shares and Deposits: I pledge all paid shares, deposits, and payments thereon, which I now have or hereafter may have with you to the extent of all unpaid balances due you. In case of default, I hereby authorize you to apply any and all such funds to the payment of the unpaid balances. However, I retain full access to any and all shares on deposit not specifically pledged as collateral. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an Individual Retirement Account™ (IRA).

Customer Identification Program Notice: Pursuant to federal law, the Credit Union is required to verify the identity of any person seeking to open or add a signer or joint owner to any account and must maintain records of information used to verify the person's identity.

Signature Verification

DRIVERS LICENSE OR GOVERNMENT ISSUED I.D. CARDS: IMPORTANT: FOR VERIFICATION OF SIGNATURES ONLY. ALL APPLICANTS (PRIMARY & JOINT) MUST ATTACH A PHOTOCOPY OF A CURRENT AND VALID DRIVER'S LICENSE, CALIFORNIA IDENTIFICATION CARD, OUT-OF-STATE DRIVER'S LICENSE, OUT-OF-STATE IDENTIFICATION CARD OR MILITARY IDENTIFICATION.

ALL I.D. CARDS MUST CONTAIN A PHOTOGRAPH.



Lighting the way to financial stewardship



Membership Invitation