

POD 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.

1.) Name of Beneficiary & Identifying Information

2.) Name of Beneficiary & Identifying Information

AUTHORIZATION

AUTHORIZATION: I/We agree that the changes noted on this form amend, as indicated, previously signed forms. I/We certify that the information on this form is complete and true and that I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-In-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time, which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms and acknowledge receipt of the electronic Funds Transfer Agreement. The undersigned hold harmless and agree to indemnify the Credit Union from all costs, losses and expenses resulting from the removal of a Joint Owner from an account. If required by the Credit Union, removed Joint Owner(s) have signed below to show consent of their removal.

Signature Date

Signature Date

IDENTIFICATION VERIFICATION

FOR CREDIT UNION USE ONLY

Driver's License Expiration Date _____

Social Security Card

Photo ID badge from employer

Passport Expiration Date _____

Other _____



ACCOUNT CHANGE FORM

- Add New Account
- Change of Legal Name
- Add/Remove Joint Member
- Change of Address or Phone Number
- Payable on Death (POD) Selection
- Payable on Death (POD) Beneficiaries

MEMBER INFORMATION

- Change of Legal Name of Member
- Change of Address and/or Phone Number

Account Number _____

Name _____

Former Legal Name _____

Address _____

City/State/Zip _____

Home Phone _____

Work Phone _____

Cell Phone _____

Email Address _____

Social Security/TIN _____

Driver's License # _____ State _____

Date of Birth _____

Employer _____

Account Password _____

ADD A NEW ACCOUNT

Listed below is/are accounts that will be established or changed by the information on this form. The authorizations and information given and form of ownership chosen in the Account Ownership Selection apply to all of the accounts listed below unless the credit union is notified in writing of a change.

- | | Suffix* |
|---|---------|
| <input type="checkbox"/> Share Savings | _____ |
| <input type="checkbox"/> Share Draft (Checking) | _____ |
| <input type="checkbox"/> Share Certificate (CD) | _____ |
| <input type="checkbox"/> Christmas Club | _____ |
| <input type="checkbox"/> IRA | _____ |
| <input type="checkbox"/> Money Market | _____ |

*The account number for each of the accounts listed above consists of the suffix added to the end of the Account Number listed above. If this form applies to more than one account of the same type, more than one suffix will be listed for that account type.

JOINT MULTIPLE PARTY ACCOUNT INFO

- Change of Legal Name of Joint Member
- Change of Address and/or Phone Number
- Add Joint Owner to Existing Account

Name of Joint Owner _____
Former Legal Name _____
Address _____
City/State/Zip _____
Home Phone _____
Work Phone _____
Cell Phone _____
Email Address _____
Social Security/TIN _____
Driver's License # _____ State _____
Birthdate _____
Employer _____

REMOVAL OF JOINT OWNER

Joint Owners listed below are deemed removed from all accounts listed above under the Account Type section. Removal from an account terminates a Joint Owner's ownership of the account(s), including any membership share in the account(s). The termination of ownership rights does not affect the Joint Owner's liability to the Credit Union for any loan or other obligation. This removal changes the form of ownership for the account(s) listed under the Account Type section to the form of ownership designated on the reverse side under the Account Ownership Selection section.

Name(s) of terminated Joint Owner(s):

ACCOUNT OWNERSHIP SELECTION

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 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 Account Type section.

_____ **SINGLE-PARTY ACCOUNT WITHOUT "POD" (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 listed as the Member/Owner.

_____ **SINGLE-PARTY ACCOUNT WITH "POD" (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 POD beneficiaries of the account. The account is not part of the party's estate. POD beneficiaries are listed below in the section titled POD Beneficiaries. The party to the account is listed as the Member/Owner.

_____ **JOINT 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 as a Member/Owner and Joint Owner.

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_____ **JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND POD (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 POD beneficiaries. POD beneficiaries are listed on the back of this page in the section titled "POD BENEFICIARIES". Parties to the account are listed as Member/Owner and Joint Owner.

_____ **CONVENIENCE ACCOUNT.** (All parties must initial.) The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account. The party(ies) to the account are listed as Member/Owner and Joint Owner.

Name(s) of Convenience Signer(s)

Signature(s) of Convenience Signer(s)