

Please imprint drafts as follows:

Name (Print) \_\_\_\_\_

Name\* (Print) \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_

\*Second name only if account is joint.

### Share Draft Agreement

I/We hereby authorize the Miami Federal Credit Union (the Credit Union) to establish a special share account for me/us to be known as a "Share Draft Account". The Credit Union is authorized to pay share drafts signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payment against the Share Draft Account.

New Draft Account

Account Number Change

If this is an account number change, please  do  do not pay drafts presented with the former account number.

Account Name Change

Please reorder new drafts.  No new drafts needed at this time.

It is agreed that:

- (a) Only share draft blanks and other methods approved by the Credit Union may be used to withdraw funds from this share draft account.
- (b) The Credit Union is under no obligation to pay a share draft which exceeds the balance in the share draft account; the Credit Union may, at its discretion, pay such a share draft and charge the amount of the resulting overdraft, plus a service charge, against any opened loan and/or share account held jointly and/or individually by the member or any other person who is an authorized signer on this share on this share draft account. The Credit Union is under no obligation to pay a share draft on which the date is more than six (6) months old. The Credit Union is under no obligation to pay a share draft which exceeds the balance in the share draft account when: any payment on a member's loan(s) from this Credit Union is not current; the credit worthiness and ability of any member and/or authorized signer on the share draft account is deemed unsatisfactory to the Credit Union, and when payment of the share draft(s) will cause the member to exceed the credit limit on the member's open-end loan.
- (c) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (d) Any objection respecting any item shown on a statement of the Share Draft Account shall be waived unless made in writing to the Credit Union on or before the sixtieth day following the day the statement is mailed.
- (e) All non-cash payments received on shares in the Share Draft Account will be credited subject to final payment.
- (f) The Share Draft Account shall be subject to service charges in accordance with the rate schedules adopted by the Credit Union from time to time.
- (g) If signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account.

The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares or heretofore or hereafter paid on shares by any or all said joint owners to their credit as such 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 the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans. 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 the Credit Union which shall not affect transactions theretofore made.

Member's Signature \_\_\_\_\_ Social Security No. \_\_\_\_\_

Other Authorized Signature \_\_\_\_\_ Social Security No. \_\_\_\_\_

# ACCOUNT CARD

## ACCOUNT OWNERSHIP

All of the items, conditions, form of account ownership, account selection and other information indicated on the card apply to all of the accounts listed below unless the credit union is notified in writing of a change.

	Suffix*		Suffix*
<input type="checkbox"/> Share/Savings	_____	<input type="checkbox"/> Christmas Club	_____
<input type="checkbox"/> Share Draft/Checking	_____	<input type="checkbox"/> Vacation Club	_____
<input type="checkbox"/> Share Certificate	_____	<input type="checkbox"/> Other	_____

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

## MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member/Owner _____	Account No. _____
Street _____	SSN/TIN _____
City/State/Zip _____	Driver's License No. _____
Home Phone ( ) _____	Exp. Date _____
Work Phone ( ) _____	Date of Birth _____
E-Mail _____	Password _____
Eligibility for Membership _____	

## TIN CERTIFICATE AND BACKUP WITHHOLDING INFORMATION

*Under penalty of perjury, I certify that:*

- (1) The number shown on this form is my correct taxpayer identification number,*
- (2) 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. citizen (including a U.S. resident alien).*

**Certification Instructions.** 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. citizen.

## AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment 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 of an acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X \_\_\_\_\_  
Signature Date

For Credit Union Use Only

Opened/Approved by \_\_\_\_\_ Date of Membership \_\_\_\_\_