

## SHARE DRAFT APPLICATION

Member \_\_\_\_\_ Account # \_\_\_\_\_  
Address \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_  
\_\_\_\_\_ ID # \_\_\_\_\_  
Home Phone (\_\_\_\_) \_\_\_\_\_ State \_\_\_\_\_ Issued \_\_\_\_\_ Exp. \_\_\_\_\_  
Work Phone (\_\_\_\_) \_\_\_\_\_ Birth Date \_\_\_\_\_  
Employer \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ Cell Phone (\_\_\_\_) \_\_\_\_\_

### OWNERSHIP OF ACCOUNT

Designate ownership of the accounts and responsibility for the services requested.

- Individual Account (check box and skip to next section)  Representative Payee Account  
 Joint Account with Survivorship (check box and complete the following)  
 Revocable Trust Account (check box and complete the following)

Joint Owner / Trustee \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_

Address \_\_\_\_\_

ID# \_\_\_\_\_ State \_\_\_\_\_ Issued \_\_\_\_\_ Exp. \_\_\_\_\_ Birth Date \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Joint Owner / Trustee \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_

Address \_\_\_\_\_

ID# \_\_\_\_\_ State \_\_\_\_\_ Issued \_\_\_\_\_ Exp. \_\_\_\_\_ Birth Date \_\_\_\_\_

Phone (\_\_\_\_) \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

### ADDITIONAL TERMS AND CONDITIONS\* (JOINT SHARE ACCOUNT AGREEMENT)

The Credit Union is hereby authorized to recognize any of the signatures on the reverse side 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 in on shares, or heretofore or hereafter paid in on shares by any or all of 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 or the survivor or survivors 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 charged or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.

# SHARE DRAFT AGREEMENT With Overdraft Transfer Clause

## 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 ATM card or EFT service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement.

I/We hereby authorize the Catholic & Community Credit Union (the Credit Union) to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only share draft blanks and other methods approved by the Credit Unions may be used to make withdrawals from this Account.
- (b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account; the Credit Union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft.
- (d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (f) 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.
- (g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided by its bylaws.
- (h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (i) If this Agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed on the reverse side hereof.

Dated \_\_\_\_\_, 20 \_\_\_\_\_

Share Draft Account Number \_\_\_\_\_

Signature(s)

{ (1) \_\_\_\_\_  
(2) \_\_\_\_\_  
(3) \_\_\_\_\_

## OVERDRAFTS COVERED BY TRANSFER FROM:

\_\_\_\_\_ Share Account No.

(1) \_\_\_\_\_

\_\_\_\_\_ Share Account No.

(2) \_\_\_\_\_

Authorized By

Authorized By

## CREDIT UNION USE ONLY

Opened By \_\_\_\_\_ on Date \_\_\_\_\_ Checking Verification \_\_\_\_\_