



**Kid's Count at the Credit Union!**

▶ Family of Member \_\_\_\_\_

Section A APPLICANT INFORMATION					
Last Name	First	Middle	Social Security Number		Date Of Birth
Street Number		City	State	Zip	Home Phone Number
Mother's Maiden Name	Grade	E-Mail Address (Youth or Parent)			<input type="checkbox"/> I would like to receive monthly youth account newsletters via email.

Section B CO-APPLICANT INFORMATION (PARENT OR GUARDIAN)					
Joint Owner Last	First	Middle	Member Account Number	Social Security Number	Date Of Birth
Joint Owner Last	First	Middle	Member Account Number	Social Security Number	Date Of Birth

**Section C MEMBERSHIP AND ACCOUNT AGREEMENT**

**Membership Authorization:** I/We hereby make application for membership in Premier Financial Credit Union, and agree to conform to its bylaws and amendments thereof, and to subscribe for at least one (1) share. I/We further request the services listed herein/any future services and agree to be bounded by the terms of the appropriate account agreements which have been provided to me/us. I/we understand that the Premier Financial Credit Union is not obligated to open a Share Draft (Checking) Account if the information obtained is not satisfactory. For current rate information call 866-416-3700 or visit our website at [www.premierfinancialcu.org](http://www.premierfinancialcu.org).

\_\_\_\_\_  
Member/Owner Signature Date

\_\_\_\_\_  
Parent or Guardian (If Minor) Date Parent or Guardian (If Minor) Date

**Section D DESIGNATION OR CHANGE OF BENEFICIARY**

Upon the death of the owner, or the last surviving owner if there is more than one, the funds covered by this agreement shall become the property of the beneficiary(ies) listed below who are alive at that time. Each beneficiary shall have the power to withdraw their share of the remaining balance. No beneficiary shall have any right under any circumstances to change the terms and conditions of this agreement.

Full Name	Social Security #	Address	%

A \$1 membership fee and \$5 deposit are required to open an account. **Please include a minimum of \$6 with your application.**



Congratulations! You've just made your first stop on the road to good saving and spending habits! We'll help you along the way to make sure you find your own treasure!

**All owners of this account MUST sign this agreement. To comply with Section 326 of the USA Patriot Act, we require a copy of your parent/guardian's drivers license as proof of identity.**

Mail this application to: Premier Financial Credit Union, 38770 Garfield Rd, Suite 120, Clinton Township, MI 48038 or Fax to: 586-416-3701.

Visit us on the web: [www.premierfinancialcu.org](http://www.premierfinancialcu.org)





**Section E** **IMPORTANT DISCLOSURES**

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

Under penalties of perjury, I certify that (1) The number shown on this form is my correct taxpayer identification number, **and** (2) I 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 US person (including a US resident alien).

**Signature of Owner/Parent/Guardian Name:** \_\_\_\_\_  
Date: \_\_\_\_\_

**Certification Instructions:** You must 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 US person.

**TERMS AND CONDITIONS OF ACCOUNT**

The following terms and conditions apply to this account:

1. All sums paid to the credit union on shares (less setoffs allowed by law and/or provided for by contract) shall be paid on proper withdrawal demand. In the case of a single name account, such demand must be made by the owner or his/her representative. In the case of a single name account, such demand must be made by one or more of the owners of the account and in accordance with the initialed agreement regarding signatures or, in the absence of such withdrawals may be made b the beneficiary(ies) according to the beneficiary provisions set out below.
2. Only methods approved by the credit union may be used to make withdrawals from this account.
3. All non-cash payments received in this account will be credited subject to final payment.
4. Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to union's bylaws.
5. This account is also subject to such other terms and conditions as the credit union may establish from time to time. The credit union may change the terms and conditions of this account upon giving a 30-day advance written notice. Notice may be given by US mail, first class, postage pre-paid, to my/our last known address, as reflected in the credit union's records.

**Signature of Owner/Parent/Guardian**  
**Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**MULTIPLE NAME ACCOUNT AGREEMENT**

The joint owners of this account hereby agree with each other and with the credit union that all sums now paid into this account, by any or all of said joint owners with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship, and shall be subject to withdrawal or receipt of any of them, except to the extent an initialed restriction below applies. Payment in accordance with such a proper demand shall be valid and discharge the credit union from any liability for such restrictions initialed below, in the payment of funds or the transaction of any business for this account. However, no individual may be removed as an owner of this account, except upon death, without that individual's consent. No beneficiary of this account may be changed except with the consent of all living owners.

The right or authority of the credit union under this agreement shall not be changed by any owner, except by written notice to the credit union. Such notice shall not affect any transactions made prior to receipt of the notice by the credit union.

\_\_\_\_ Any owner of this account may make a withdrawal without the signature of any other owner (Note—if no box is checked, this provision shall apply).

\_\_\_\_ Signatures of all living owners required for any withdrawal.

\_\_\_\_ Other: \_\_\_\_\_  
(Indicate other terms)