



## Important Reminders:

- If removing an individual(s) from this account, we recommend you change your *Advantages Online™* and *PAL™* passwords to prevent unauthorized use by the former joint owner(s) of the account. To prevent unauthorized use, UECU will remove all Home Banking access from this account unless authorized by an owner to continue the service. **Please initial here to continue *Advantages Online™* and *PAL™* access:** \_\_\_\_\_ (If there is only one owner under age 13 left on account, access will be disabled until the owner becomes 13. If any owner is under age 13, an adult joint owner must sign a consent form to enable access to *Advantages Online™*). Please check here to request a consent form be mailed to you.
- If you are receiving E-statements, please be sure the email address on your account is correct and not a former joint owner's email address.
- Please remember to change the beneficiary of any IRA or Saving Account Trust, if necessary.
- If there is a checking account under this member number, we will cancel any Debit Cards or ATM cards in the former joint owner's name. Please make sure you have all unused checks in your possession.

## Signatures of Account Owners (Owners to appear on the account going forward)

- I/We certify the information provided is true and correct and authorize UECU to check my/our account, credit, employment history and/or to obtain consumer reports from third parties, including credit bureau reports, in order to determine my/our eligibility for Credit Union accounts and services. I/we understand that UECU may rely on information in this application, consumer and credit bureau reports to make its decision.
- By signing this application, I/we agree to the conditions stated in the Account Agreement and Disclosures, Rate and Fee Schedules, and Credit Union Bylaws and Policies, and any amendments to these documents made from time to time which collectively govern my/our membership and accounts. Note: The Internal Revenue Service does not require your consent to any provision of this document other than certifications required to avoid backup withholding.

**If applicant is under 12 years of age,** parent/sponsor must sign child's name followed by parent's/sponsor's initials.

\_\_\_\_\_  
Primary Owner (please sign in ink)

\_\_\_\_\_  
Date

\_\_\_\_\_  
First Joint Owner (please sign in ink)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Second Joint Owner (please sign in ink)

\_\_\_\_\_  
Date

## TIN Certification/Backup Withholding

Under penalty of perjury I certify that:

1. The number shown on this form is my correct Taxpayer Identification Number (TIN);
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result or failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding;
3. I am a U.S. person (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. person. *Note: If you are awaiting a Taxpayer Identification Number, the number must be provided within 60 days to avoid backup withholding.*

## Other Services

I am interested in the following Credit Union products/services:

- VISA® Credit Card
- Vehicle Loan
- Personal Loan or Line of Credit
- Mortgage
- Home Equity Loan or Line of Credit
- Other \_\_\_\_\_

Please complete an Additional Services Request form to open an *Advantages Checking™* Account, *Advantages Money Market Savings™* Account, or *Advantages Certificate of Deposit™*.

### UECU Use Only

Verify Eligible	_____	Date	_____
Entered	_____	Date	_____
DS Verify	_____	Date	_____
Cards blocked	_____	Date	_____
Homebanking set to	_____		
Beneficiaries updated or letter sent	_____		