



Your deposits are privately insured to \$250,000 per account. By member's choice, this credit union is not federally insured, and if the institution fails, the Federal Government does not guarantee the deposits.



MEMBER INFORMATION

Member/Owner _____ Account No. _____
 Address _____
 Phone: Home () _____ Work () _____ Date _____
 E-mail: Home _____ Work _____
 Type of Entity Corporation Partnership Living Trust
 Association Club Nonprofit Organization LLC (Limited Liability Corporation)
 Sole Proprietorship Other _____
 Other Name(s) _____
 Person(s) authorized to receive account information _____
 Is more than one signature required to transact business? No Yes -- How Many? _____

AUTHORIZED SIGNERS

By signing this authorization, each of the signers jointly and severally certifies and agrees that the terms of the Certificate of Authority on the reverse side apply to the Account Owner listed above. The signers further acknowledge receipt of and agree to the terms of the Membership and Account Agreement, Account Card, Truth-in-Savings Rate and Fee Schedule, and Funds Availability Policy Disclosure, if applicable, as amended by the Credit Union from time to time.

_____	_____	X
Name	Title	Signature
_____	_____	X
Name	Title	Signature
_____	_____	X
Name	Title	Signature
_____	_____	X
Name	Title	Signature

FOR CREDIT UNION USE ONLY See Account Card
 Effective Date _____ Opened /App'd by _____ Member Verification _____
 Reviewed Documentation _____
 Copies Obtained:
 Corporate Resolution Certificate/Affidavit of Trust Partnership Agreement Other _____

CERTIFICATE OF AUTHORITY

- Member/Owner.** The Member/Owner name shown on the front side is the complete and correct name of the Member/Owner. If applicable, all registered assumed names under which the Member/Owner does business are shown on the front side. Each corporate officer, partner or trustee, whichever is applicable, warrants that the corporation, partnership, or living trust has been duly formed and is currently existing.
- Authorized Signers.** The officers, authorized agents, or trustees, as applicable, signing on the front side (Signers) presently occupy the positions shown on the front side and are authorized to transact business on behalf of the Member/Owner. Each Signer agrees to notify the Credit Union in writing of any change in authority. Credit Union may request any other evidence of Signer's authority at any time.
- Authority.**
 - Each Signer certifies and agrees that the Member/Owner's accounts will be governed by the terms set forth in the Membership and Account Agreement and Account Card, as amended from time to time.
 - The Credit Union is directed to accept and pay without further inquiry any item, bearing the appropriate number of signatures as indicated on the front side, drawn against any of the Member/Owner's accounts. Unless otherwise indicated, any one Authorized Signer is expressly authorized to endorse all items payable to or owned by the Member/Owner for deposit with or collection by the Credit Union and to execute such other agreements and to perform any other transaction under the Agreement.
 - The authority given to the Authorized Signers and Persons Authorized to Receive Account Information shall remain in full force until written notice of revocation is delivered to and received by the Credit Union at each location where an account is maintained. Any such notice shall not affect any items in process at the time notice is given. An authorized officer, trustee, or agent of the Member/Owner will notify the Credit Union of any change in the Member/Owner's composition, assumed business names, or any aspect of the entity affecting the deposit relationship between the Member/Owner and the Credit Union before any such change occurs. The Credit Union shall have no duty to inquire as to the powers and duties of any Signer and shall have no notice of any breach of fiduciary duties by any Signer unless the Credit Union has actual notice of wrongdoing.
 - The Persons Authorized to Receive Account Information, if applicable, are authorized to receive from the Credit Union, either orally or in writing, any information related to the account. Those persons are not authorized to withdraw funds or issue checks/drafts against or make any transaction related to the account.
- Liability.** Member/Owner and each Signer agree to indemnify and hold Credit Union harmless of any claim or liability as a result of unauthorized acts of any Signer or former Signer or acts of any Signer upon which Credit Union relies prior to notice of any account change or change of Member/Owner. The Member/Owner agrees that the Credit Union shall not be liable for any losses due to the Member/Owner's failure to notify the Credit Union of such changes.