

New Member Application



PREMIER FINANCIAL CREDIT UNION

Account Number:

Membership eligibility:

With your application for membership, please include the following:

- Copy of your driver's license.
- Check or money order for \$6 for your initial savings deposit (includes \$1 membership fee).
- Check or money order for \$5 for your initial checking account deposit (if applicable).

Section (A) APPLICANT INFORMATION

Last Name	First	Middle	Driver's License Number	Social Security Number	Date Of Birth
Street Number	City		State	Zip	Home Phone Number
Employer's Name		Employer Location		Work Phone Number	
Mother's Maiden Name		E-Mail Address		<input type="checkbox"/> I would like to receive updates about my account and credit union services via email.	
Joint Owner Last	First	Middle	Driver's License Number	Social Security Number	Date Of Birth
Street Number	City		State	Zip	Home Phone Number
Joint Owner Last	First	Middle	Driver's License Number	Social Security Number	Date Of Birth
Street Number	City		State	Zip	Home Phone Number

Section (B) 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, and/or fee schedule, which have been provided to me/us. If I/we am applying for a checking account and/or ATM card, I/we authorize Premier Financial Credit Union to obtain a credit report. 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. If I/we choose to have a Joint Owner on this account, I/we understand that they will be joint on every Share Account, including Share Certificates, under this account number. I understand that Premier Financial Credit Union will request a credit report to open this account. Terms and conditions subject to change without notice. For current rate information call 586-416-3700 or visit our website at www.premierfinancialcu.org.

Member/Owner Signature Date

Member/Joint Owner Signature Date

Member/Owner Signature Date

Section (C) REQUEST FOR SERVICES

- Checking Account** - I/we hereby apply for a checking account and agree to be bound by the Share Draft Account Agreement (Section F).
- ATM Card** number of cards _____ CU Use Only: Daily Withdrawal Limit \$105 \$205 \$505
- Visa Debit Card** number of cards _____ CU Use Only: Daily Spend Limit \$500 \$750 \$1000
- E-Statements** - View your periodic statement(s) online at www.premierfinancialcu.org. Requires E-mail address above.

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.

Name	Social Security #	Address	Date of Birth

All owners of this account MUST sign this agreement.

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

For Credit Union Use Only

Opened by / Date _____
FSC _____ OFAC _____ CR _____ MINOR



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 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 multiple 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 by 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 Name: _____

Date: _____

Signature of Joint Owner Name: _____

Date: _____

Signature of Joint Owner 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.

Section (F) SHAREDRAFT ACCOUNT AGREEMENT

I/We hereby authorize **Premier Financial 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:

1. Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.
2. All non-cash payments received in this Account will be credited subject to final payment.
3. The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. However, the Credit Union may, at its discretion, pay such a draft. If the Credit Union does pay such a draft, it is agreed that the Credit Union shall be immediately reimbursed, by one or more of the undersigned, to the extent that such a draft plus the minimum balance exceeds the share balance in this Account. Such reimbursement shall be in cash, unless another manner of reimbursement has been authorized below.
4. The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
5. 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. Copies of such share drafts will be provided, if requested, and the Credit Union may charge a fee for providing such copies.
6. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
7. 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.
8. This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in the Credit Union's bylaws.
9. This Account is also subject to such other terms, conditions and service charges 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 15-day written notice. Notice may be given by US mail, first class, postage prepaid, to my/our last known address, as reflected in the Credit Union's records or by notice to all members distributed through sponsor company mail.

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.

OVERDRAFT REIMBURSEMENT OPTIONS

I/We hereby authorize the Credit Union to reimburse itself for any draft which it pays, to the extent by which such draft plus the minimum balance exceeds the share balance in this Account, by transferring sufficient shares from the below listed share accounts. Such advances shall be from the accounts shown below in the order listed, and shall not reduce the balance in any Regular Share account below the par value of one share. Such transfers shall be subject to a service charge, as determined by the Credit Union from time to time.

Account Number _____

In the event the Regular Share accounts listed below are not sufficient to reimburse the Credit Union for drafts paid, I/we authorize the Credit Union, at its discretion, to reduce this Share Draft account below the established minimum balance to reimburse itself. Such advances shall not reduce the balance in this Share Draft account below the par value of one share and shall be subject to a service charge, as determined by the Credit Union from time to time.