

**ADD JOINT OWNER
APPLICATION**



ACCOUNT NUMBER

Important Information: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents. By submitting this application, you authorize the Credit Union to obtain information necessary to verify your identity. This may include information obtained from consumer reporting agencies, public databases, or other sources. If the Credit Union is unable to verify information you provide, an account will not be opened.

Joint Share Account Agreement (Not Transferable)

The APCI Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The term account or accounts as used in this part applies to all share savings, share club, share certificate or share draft accounts under this account number. The joint owners of this account, here-by agree with each other and with said 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 of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment. Only the Primary Owner may pledge all or any part of the shares in the account as collateral security to a loan or loans from this Credit Union.

I certify the information provided is true and correct and authorize APCI Federal Credit Union (FCU) to check my account, credit, employment history, and to obtain consumer reports from third parties, including credit bureau reports, in order to determine my eligibility for Credit Union accounts and services. I understand that APCI FCU may rely on information in this application and in consumer reports to make its decision. By signing this application, the joint owner also agrees to the terms and conditions of the account as established by the Credit Union and agrees to conform to its bylaws and amendments thereof, copies of which are available upon request.

The right or authority of the Credit Union under this agreement shall be not changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made.

JOINT OWNER INFORMATION

JOINT OWNER NAME (FIRST, MIDDLE OR INITIAL, LAST)			SOCIAL SECURITY OR TAXPAYER ID NUMBER	
ADDRESS			STATE/DRIVER LICENSE NUMBER	
CITY	STATE	ZIP CODE	BIRTH DATE	
EMPLOYER/OCCUPATION		WORK TELEPHONE NUMBER	HOME TELEPHONE NUMBER	
PRIMARY OWNER SIGNATURE/DATE			E-MAIL ADDRESS	
JOINT OWNER SIGNATURE/DATE (Notarization Required)			E-MAIL ADDRESS	
EXISTING JOINT OWNER SIGNATURE/DATE		EXISTING JOINT OWNER SIGNATURE/DATE		

ACKNOWLEDGEMENT

STATE/COMMONWEALTH OF _____

COUNTY OF _____

On this, the _____ day of _____, 20____, before me _____,

the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

SEAL

Notary Public

Date

IMPORTANT INFORMATION - PLEASE READ

Thank you for your interest in the APCI Federal Credit Union. Please review the following information to expedite processing:

- ✓ Primary and all Joint Owner(s) names must be legal names as they appear on Driver's License/Passport.
- ✓ New Joint Owner's signature must be witnessed by an APCI Federal Credit Union employee or notarized.
- ✓ If a current signature in on file, existing member/joint owner signatures do not need to be notarized or witnessed.
- ✓ Enclose clear copies of unexpired Drivers License or Passport for Primary Owner and Joint Owner(s).
- ✓ Complete reverse side for Share Draft Checking Account Agreement (if applicable).

See Reverse side for Additional Instructions.

Please contact Member Services at (800) 821-5104 if you have any questions.

