



## PAY-ON-DEATH BENEFICIARIES

Upon the death of the last owner listed above, funds remaining in accounts established under this membership (except fiduciary and IRA) will pass to the following named beneficiaries. If no beneficiary is named, funds will pass to the estate of the last owner to die. If more than one beneficiary is named, funds pass in equal shares unless a different percentage is indicated.

Print name		Address		
Phone	Relationship	Date of Birth	SS#	Percentage
Print name		Address		
Phone	Relationship	Date of Birth	SS#	Percentage
Print name		Address		
Phone	Relationship	Date of Birth	SS#	Percentage
Print name		Address		
Phone	Relationship	Date of Birth	SS#	Percentage

## TERMS AND CONDITIONS

- I include my initial savings account deposit of \$ \_\_\_\_\_ including my \$5 minimum balance requirement.
- I hereby make application for membership in and agree to conform to the Bylaws, as amended, of Sea West Coast Guard Federal Credit Union (Sea West). I certify under penalty of perjury that I am within the field of membership of this credit union and that the information provided on this application is true and correct. I agree that if I make misleading statements regarding my membership eligibility, Sea West may immediately cancel my membership, close my accounts, and call my loans due and payable. My signature on this application applies to all accounts under this membership at Sea West. I also agree to be bound to the terms and conditions of any account that I have in the credit union now or in the future. I confirm that account(s) to be established under this Membership will be for personal, family or household purposes and not business purposes.
- By signing below, I agree to be governed by the terms and conditions governing my accounts as described in the Member Handbook, which may be amended from time to time. And, I acknowledge receipt of a copy of the Member Handbook, the Truth In Savings Disclosure and the Fee Schedule.
- Any person who signs this Agreement may deposit or withdraw any amount in the accounts. A withdrawal of funds terminates the rights of the other owners to the amount withdrawn. Should any owner die, the other owner will automatically own any money in the accounts. IRA and fiduciary accounts are not subject to joint ownership with right of survivorship.
- I understand that your policy and the law permit you to delay the deposit of non-cash items into my account as shown in the Member Handbook.
- I authorize you to make internal transfers between accounts, or to disburse funds out of my accounts by credit union check made payable to me only, upon my request. This is a continuing authorization to open any other account and deposit funds for me on my oral, written or electronic request and deposit of funds.

## AGREEMENTS AND TAXPAYER ID NUMBER CERTIFICATION — SIGNATURE(S) REQUIRED

By signing this Application:

1. You apply for membership in Sea West. You authorize us to review credit and account history as we deem appropriate (subject to applicable law), and to report our credit and account experience with you to others.
2. You authorize Sea West to establish additional share accounts for you in the future in the ownership combination established on the Agreement upon your oral or written authorization and deposit of funds.
3. You agree that all Sea West accounts you establish will be subject to the terms of the Member Handbook, Truth in Savings Disclosure, and Fee Schedule, by laws and policies and applicable laws as amended from time to time. If any term of any service that Sea West established for you is unacceptable, you can terminate the related service and have no further obligation other than to repay sums for which you have become indebted to Sea West according to your Agreements.
4. Unless only one person signs this application, any Sea West share accounts established under this membership (except IRA and fiduciary accounts) will be joint with the right of survivorship. Upon the death of one owner, the other owner(s) will automatically own all share account(s). Any owner, acting alone, can withdraw all funds from share accounts established under the membership and can pledge funds for a loan.
5. By establishing accounts at Sea West, you affirm Sea West's right to impress a lien on shares to the extent of your obligations to Sea West under the Federal Credit Union Act (12 USC Sec. 1757(11)). You agree that if you become indebted to Sea West in any manner (including by using credit Sea West makes available via plastic card or by incurring negative account balances) and fail to meet your payment obligations, we can take any shares in which you have an interest, unless prohibited by law or the share agreement, to recover all or part of your obligation without notice and without waiving other rights we have to collect what you owe. Your consent is not a pledge of any shares and will not affect your right to withdraw funds prior to default and Sea West's exercise of its rights under this consent.
6. **You certify under penalties of perjury that (a) the Social Security Number or Employer Identification Number provided for this account is correct; (b) you are a U.S. person (including resident alien); and (c) you are not subject to backup withholding because (i) you are exempt from backup withholding, or (ii) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of failure to report all interest or dividends, or (iii) the IRS has notified you that you are no longer subject to backup withholding. If you are subject to backup withholding, your initials appear in this space: \_\_\_\_\_.** You understand that the IRS requires the name on your account is the same as the name on your social security card, if the names do not match you may be charged a fee as required by the IRS.

Member Signature

Date

Joint Owner Signature

Date

Your signature acknowledges receipt of a copy of the Member Handbook, Truth In Savings Disclosure and Fee Schedule.

### CREDIT UNION USE ONLY

Eligibility Approved Membership Officer: \_\_\_\_\_  
*Print Name*  
 \_\_\_\_\_  
*Signature*  
 Date: \_\_\_\_\_