



Complete and return this form to any branch office OR mail all pages to:
 Texans Credit Union, Attn: Member Account Services, PO Box 853912, Richardson, TX 75085
 Include \$5 minimum deposit to open share/savings account and/or \$50 minimum deposit to open checking account.

Two forms of identification required when opening an account. For more info on identification requirements:
 Visit "Join Texans" on our website (www.TexansCU.org) or call Member Services at 972.348.2000 or 800.843.5295

Membership & New Account Application
 Separate application required for IRA's

1. Member Information and Ownership				Member Number	
<p>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 your name, address, date of birth, and other information that will allow us to identify you.</p>					
Member Name		Social Security/Tax Identification Number		Email Address to be used for Contact	
Home Phone	Work Phone	Cell Phone to be used for Contact	Phone Verification (e.g. mother's maiden name or password)	Date of Birth	
Physical Address			City	State	Zip
Mailing Address (if different)			City	State	Zip
Primary ID	State	Secondary ID	Type	Membership Qualification	
Job Title / Description		Employer		Previous Financial Institution	
Special Ownership of Accounts to be opened <input type="checkbox"/> Estate <input type="checkbox"/> Minor					

2. New Accounts					
<input type="checkbox"/> Share (Savings)	<input type="checkbox"/> Travel Share	<input type="checkbox"/> Texans Money Market	<input type="checkbox"/> Performance Money Market	<input type="checkbox"/> Other: _____	
<input type="checkbox"/> My Texans Checking	<input type="checkbox"/> My Texans Interest Checking	<input type="checkbox"/> Other: _____			

With the exception of IRA accounts, all accounts selected will be jointly owned if this application lists any "Joint Owner(s)."

3. Joint Owners					
<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Texans MM	<input type="checkbox"/> Performance MM	<input type="checkbox"/> Travel Share	<input type="checkbox"/> Other: _____
Name	Primary ID	State	Secondary ID	Type	SSN/TIN
Address /City/State/Zip					Date of Birth
Home Phone	Work Phone	Cell Phone to be used for Contact	Phone Verification	Employer & Occupation	
<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Texans MM <input type="checkbox"/> Performance MM <input type="checkbox"/> Travel Share <input type="checkbox"/> Other: _____					
Name	Primary ID	State	Secondary ID	Type	SSN/TIN
Address/City/State/Zip					Date of Birth
Home Phone	Work Phone	Cell Phone to be used for Contact	Phone Verification	Employer & Occupation	
<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Texans MM <input type="checkbox"/> Performance MM <input type="checkbox"/> Travel Share <input type="checkbox"/> Other: _____					
Name	Primary ID	State	Secondary ID	Type	SSN/TIN
Address/City/State/Zip					Date of Birth
Home Phone	Work Phone	Cell Phone to be used for Contact	Phone Verification	Employer & Occupation	

4. Payable on Death			
<p>By signing on Page 2, each party designates the person(s) named below as Payable on Death Payee(s) on the account indicated. I agree to save, defend and hold Texans Credit Union harmless from any liability in connection with this POD designation. Per state law, the divorce or annulment of member's marriage may nullify the interests of former spouses or relatives of former spouses named as payable-upon-death beneficiaries. When you name more than one person, your account will be paid pro-rata (e.g. 50/50 if 2 persons listed).</p>			
Name	Date of Birth	SSN/TIN	Relationship to Member
Name	Date of Birth	SSN/TIN	Relationship to Member
Name	Date of Birth	SSN/TIN	Relationship to Member

5. ATM / Debit Card Request (Cardholder must be member or joint owner and sign below)

Name _____	Name _____
Name _____	Name _____

6. Certification of Taxpayer Identification Number and Backup Withholding

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

- W-9 CERTIFICATION - IF DEPOSITOR IS U.S. CITIZEN OR RESIDENT ALIEN UNDER PENALTIES OF PERJURY:
 I certify (1) that the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from back-up withholding under federal laws or a specific FATCA Exempt Payee Code (_____ enter code here from W-9 instructions), 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 U.S. person (including a U.S. resident alien). 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.
- W-8 CERTIFICATION - IF DEPOSITOR IS FOREIGN PERSON OR ENTITY: Certification is provided on a separate document.

ACCOUNT OWNERSHIP (APPLICABLE IF JOINT OWNERSHIP IS DESIGNATED): The owners intend to and do hereby create a joint tenancy with rights of survivorship; and specifically agree to the terms set forth in the Membership Account Agreement ("MAA") including but not limited to the Credit Union's rights to pay or transfer any deposits by the order of any owner, to accept a pledge of all sums deposited now or in the future from any owner, and to enforce any legal or contractual lien rights as to any owner's obligations.

7. Authorizations

By signing below, you make application for membership in Texans Credit Union and agree to subscribe to one share. In relation to my/our account, and by signature(s) below, each applicant agrees that the Credit Union may undertake to verify his/her eligibility for any accounts(s) and service(s) now and in the future as specifically detailed in Section 5 of the MAA. In addition, I/we authorize the Credit Union: to check my/our credit and employment history at any time; to request and use reports regarding same; to obtain information concerning any accounts with other institutions and my/our credit history, including any credit reports; and to report information concerning my/our account(s) to others. Each person signing below acknowledges that he/she has read and agrees to the terms set forth in the Credit Union MAA, Truth in Saving Rate Schedule, Deposit Account Disclosure and the Member Fee Schedule which is incorporated into and made part of this application.

COMMUNICATIONS CONSENT: If a cell number ("contact") is provided above; or if I/we later provide such to the Credit Union via other communications including online banking or social media, I/we consent and agree that the Credit Union may use this contact to provide information to me/us about my/our accounts and services, to reply to any inquiry, or to provide other information via calling; texting or otherwise. This contact may be by dialing the cell phone, by autodialer, text or robo text methods. I/we understand that this consent is not required to obtain any loan or services from the Credit Union.

Member Signature _____	Date _____
Joint Owner Signature _____	Date _____
Joint Owner Signature _____	Date _____
Joint Owner Signature _____	Date _____

Notary Requirement

(Not Required for Existing Members or Existing Joint Owners)

State of _____ County of _____ by: _____ Sworn and subscribed before me On the ____ day of _____, 20____ _____ Notary Public Signature	State of _____ County of _____ Sworn and subscribed before me by: _____ On the ____ day of _____, 20____ _____ Notary Public Signature
State of _____ County of _____ by: _____ Sworn and subscribed before me On the ____ day of _____, 20____ _____ Notary Public Signature	State of _____ County of _____ Sworn and subscribed before me by: _____ On the ____ day of _____, 20____ _____ Notary Public Signature

For Credit Union Use Only

Third-Party Verification:	Override Authorization	Dept/Branch Information
Member: <input type="checkbox"/> Approved <input type="checkbox"/> Denied Joint 1: <input type="checkbox"/> Approved <input type="checkbox"/> Denied Joint 2: <input type="checkbox"/> Approved <input type="checkbox"/> Denied Joint 3: <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Signature: _____ Date: _____	Branch Name: _____ Employee Name: _____ Auditor: _____ Date Audited: _____
List Account Numbers Opened	Share (Savings)	Checking
	Texans MM	Other
	Travel Share	Other
	Performance MM	Other



Authorization to Setup Overdraft Protection

Member Name: _____ Member #: _____

Account #: _____

Overdraft protection for your checking account is available from two of the following: Share (savings), money market, and/or a Texans Line of Credit. Transfers and withdrawals from savings and money market accounts are limited to six (6) per month **including** overdraft protection transfers. **An insufficient funds fee* will be assessed on your checking account when the savings or money market account has exceeded the six (6) transaction limit.** Please reference to Texans' current Fee Schedule. Credit approval is required for a Texans Line of Credit. A joint owner on your checking account, who is not a joint owner on your savings, money market, and/or a co-borrower on your Texans Line of Credit, will have access to your savings, money market, and/or Texans Line of Credit. Other checking accounts are excluded as an overdraft option.

*A fee may be charged for overdraft protection as set forth in the Fee Schedule. If sufficient funds are not available, then any item presented for payment will be returned to the payee due to insufficient funds and a charge will be made to your account in such amounts as we may establish from time to time.

List up to two overdraft account numbers below:

1. _____ 2. _____

Note: Regulation D only allows a total of six (6) preauthorized, automatic transfers or telephone transfers per month from savings accounts. Transactions that do not count toward the six (6) limit are withdrawals and transfers made in person with a teller, withdrawals and transfers made at an ATM, withdrawals and transfers made by mail, and automatic Texans loan payments.

I wish to use my savings, money market or Line of Credit account as overdraft protection for my checking account. I understand that transactions in excess of six (6) per month from my savings or money market account caused by an overdraft protection transfer may result in an overdraft fee as shown in the current Fee Schedule.

Member Signature: _____ Date: _____

I do not wish to set up overdraft protection at this time.

Member Signature: _____ Date: _____

For Texans Use Only:

Processed By: _____ Date: _____

Audited By: _____ Date: _____

Courtesy Pay Opt In/Out Form – REG E

Texans Wants to Protect You!

We want to help our members manage their finances responsibly. We also understand that unforeseen circumstances or expenses can possibly leave you with insufficient available funds in your checking account.

To protect you from additional merchant fees, potential embarrassment and possible damage to your credit history, we offer two options for your checking account: Overdraft Protection and our standard overdraft practice called Courtesy Pay.

Overdraft Protection vs. Courtesy Pay

Overdraft Protection is a service where money is transferred from a designated savings, money market or line of credit to cover any transactions that would otherwise overdraw your checking account. Think of this as your “first line of defense”. When used, a fee of \$5.00 per transaction is assessed. Per federal regulations, the maximum number of remote transactions that can be made each calendar month on money market and share accounts is six (6) per account. As a result, we are prohibited by regulation from automatically transferring available funds once this limit has been reached even if you still have available funds in your share or money market account to cover the overdraft.

Courtesy Pay is a service that protects you when the **Available Balance** as defined in your Consumer Membership Account Agreement, in your checking account OR your designated Overdraft Protection account is insufficient to pay a transaction, and Texans pays it on your behalf. Courtesy Pay covers checks you write and automatic payments (such as bill payments) and is standard with our Texans checking accounts. You may be eligible to receive this standard overdraft service automatically after your account has been open for 30 days.

Courtesy Pay can also cover your every day debit card and ATM transactions. This option is not automatic. You must tell us you want this coverage by opting in (see bottom of page or accompanying form).

Benefits of Courtesy Pay Coverage

If your **Available Balance** in your account is low and you need to make a purchase or cover an emergency expense, your transaction will be declined without coverage. Our Courtesy Pay coverage offers:

- Convenience – even if your **Available Balance** is low, your transaction may be covered on the spot
- Peace of mind – vital coverage in urgent circumstances, such as unexpected car repairs
- Privacy – you are saved the potential embarrassment of a declined transaction

Courtesy Pay is a great back-up option when paired with our Overdraft Protection. If you don't have an alternative account to designate for overdrafts or you lack enough funds in the designated account to cover a transaction, Courtesy Pay can help you avoid declined transactions. Think of this as your “back-up plan” to cover an unexpected expense, which is especially helpful when making an important purchase.

Courtesy Pay is a Discretionary Service

Discretionary means that your transactions (including everyday debit card purchases and ATM transactions if you opt in for this additional service) are not guaranteed to go through and Texans reserves the right not to pay a transaction. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, you have had excessive overdrafts or your account has not been open for at least 30 days.

Cost for Courtesy Pay

There is no cost to enroll in Courtesy Pay coverage and there is never a fee unless you use it! You are only charged a fee if you overdraw your account and Courtesy Pay is used. Each time Courtesy Pay is used, a fee of \$35 per transaction is assessed.

Opting In for Courtesy Pay Debit Card / ATM Transaction Coverage

Call us at 972.348.2000 or 1.800.843.5295, visit a branch or visit us online at TexansCU.org (Services > Convenience > Courtesy Pay). You may also send the completed form to:

Texans Credit Union
Attn: Member Account Support
P O Box 853912
Richardson, TX 75085-3912
Fax: 972.348.2200

Questions?

For additional information on our Overdraft Protection and Courtesy Pay services, please contact Member Services at 972.348.2000 or 1.800.843.5295 or visit your local branch. We want to make sure your account is protected with the best overdraft coverage that fits you.

Courtesy Pay Opt In/Out Form – REG E

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when your **Available Balance**, as defined in your Consumer Membership Account Agreement, is not sufficient to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have our standard overdraft practices (Courtesy Pay) that comes with your account.
2. We also offer Overdraft Protection plans, such as a link to a savings, money market account or line of credit which may be less expensive than Courtesy Pay. To learn more, ask us about these plans.

What is the **Courtesy Pay** coverage that comes with my account?

We authorize and pay overdrafts (via *Courtesy Pay*), for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments deducted from your account

We do not authorize and pay overdrafts on consumer accounts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We use Courtesy Pay to pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize the use of Courtesy Pay for an overdraft, your transaction will be declined or returned.

What fees will I be charged if Texans Credit Union pays my overdraft through Courtesy Pay?

Under our Courtesy Pay coverage:

- A \$35 Overdraft Courtesy Pay fee is assessed every time we pay a transaction that causes an overdraft. If we do not pay a transaction, the Overdraft Insufficient Funds fee of \$35 applies.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Texans Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions via Courtesy Pay?

If you want Texans to authorize and pay overdrafts on your ATM and everyday debit card transactions via Courtesy Pay, or would like to change your authorization at a later date, call 972.348.2000 or 800.843.5295. You may also complete the form below and present it to your local branch or fax it to us at 972.348.2200.

Call:
972.348.2000
800.843.5295

Click:
www.TexansCU.org

Mail:
Texans Credit Union
Attn: Member Account Support
P O Box 853912
Richardson, TX 75085-3912

Fax:
972.348.2200

(We will record your selection within two business days of receipt.)

Checking Acct No: _____
(One account per form)

Member No: _____

Please check only one box below:

- I want Texans to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want Texans to authorize and pay overdrafts on my ATM and everyday debit card transactions

Signature

Print Name

Date

(You must be 18 years or older to sign up for this service)

For Branch Use Only							
Accepted By Name:		Emp #		Branch #		Date	
For MAS Use Only							
Received By Name:		Emp #		Dept. #		Date	
Keyed By Name:		Emp #		Dept. #		Date	
For Contact Center Use Only							
Employee Name:		Emp #		Date:			
Spoke to:		Mode of Verification:					