



# Membership and New Account Application Notary Version

## Account Information

Member Number	Account Number	Account Type	Account Ownership
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## Member 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 your name, address, date of birth, and other information that will allow us to identify you.

Name	Social Security Number / Tax Identification Number	Date of Birth
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Mailing Address	Primary Identification Type
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Physical Address (if different than Mailing Address)	Primary Identification Number
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Cell Phone to be used for contact	Home Phone	Work Phone
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Phone Verification (i.e. Mother's maiden name or password)	Email Address to be used for contact	Alternate Email Address
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Job Title / Description	Employer	Membership Qualification
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## Joint Owner 1 Information

Name	Social Security Number / Tax Identification Number	Date of Birth
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Mailing Address	Primary Identification Type
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Physical Address (if different than Mailing Address)	Primary Identification Number
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Cell Phone to be used for contact	Home Phone	Work Phone
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Phone Verification (i.e. Mother's maiden name or password)	Email Address to be used for contact	Alternate Email Address
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Job Title / Description	Employer
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## Joint Owner 2 Information

Name	Social Security Number / Tax Identification Number	Date of Birth
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Mailing Address	Primary Identification Type
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Physical Address (if different than Mailing Address)	Primary Identification Number
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Cell Phone to be used for contact	Home Phone	Work Phone
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Phone Verification (i.e. Mother's maiden name or password)	Email Address to be used for contact	Alternate Email Address
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Job Title / Description	Employer
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*\*\*If more than two additional owners, an addendum will be provided to be signed by all parties. Check this box  if addendum is needed.\*\**

## Payable on Death

By signing below, 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).

Name	Date of Birth	Social Security Number / Tax Identification Number	Relationship to Member
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

*\*If more than three Payable on Death Beneficiaries are required, a separate POD Designation Form will be provided to be signed by all account owners.*

## Debit/ATM Card Request

Name	Name	Name
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## 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.

## Authorizations

**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. This designation applies to all accounts listed above or on any change forms/documents.

**Communications Consent:** If a cell number or text (together "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. I understand that I am not required to provide my consent as a condition of receiving any services from the Credit Union, and that I have the right to revoke consent for any and all contacts provided at any time.

**Authorized Signatures:** By signing below you acknowledge and agree to all terms, certification and representation by you make herein. 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 all 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.

I/we understand that the Patriot's Act of 2001 obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time. Transaction to/from any accounts may be limited until ID verification is completed.

Member Signature	Date
_____	_____
Joint Owner 1 Signature	Date
_____	_____
Joint Owner 2 Signature	Date
_____	_____

**Notary Requirement:** This Membership and New Account Application must be certified by a Notary Public for every signer who is not present at a Texans Branch to be identified. Notaries, please see page three.

Complete and return this form to any branch office OR mail to: Texans Credit Union, Attn: Member Connect-Support Services, PO Box 853912  
Richardson, TX 75085

**Please include a photocopy of two forms of ID for each account owner (at least one from the primary list; the second can be from either list).  
For more info on identification requirements:** Visit "Join Texans" on our website ([www.TexansCU.org](http://www.TexansCU.org)) or call our e-Branch at 972.348.2000 or 800.843.5295

## Notary Certifications

Member (if required)

State of \_\_\_\_\_ County of \_\_\_\_\_

Sworn and subscribed before me by:

\_\_\_\_\_  
(print applicant's name)

(Notary Seal)

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Notary Public Signature

## Joint Owner 1 (if required)

State of \_\_\_\_\_ County of \_\_\_\_\_

Sworn and subscribed before me by:

\_\_\_\_\_  
(print applicant's name)

(Notary Seal)

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Notary Public Signature

## Joint Owner 2 (if required)

State of \_\_\_\_\_ County of \_\_\_\_\_

Sworn and subscribed before me by:

\_\_\_\_\_  
(print applicant's name)

(Notary Seal)

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Notary Public Signature

Texans Credit Union 777 E Campbell Rd. Richardson, TX 75081 972.348.2000 800.843.5295

## For Credit Union Use

### Branch/Department Information

Opening Branch

Opening Employee

Opening Date

### Third Party Verification

Member

- Approved  
 Overridden

Joint 1

- Approved  
 Overridden

Joint 2

- Approved  
 Overridden



# Overdraft Protection Election Form

## Account Information

Member Number

Member Name

Account Number

Share ID

## How Overdraft Protection Works

Overdraft protection for your checking account is available from up to two shares of the following types: Savings, Money Market, and/or a Texans Line of Credit. 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.

*Note: A fee may be charged for overdraft protection as set forth in the Fee Schedule and/or your loan contract. If sufficient funds are not available, then any item presented for payment per occurrence (to include repeat presentments) 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.*

## Authorization to Setup Overdraft Protection

List up to two draw accounts or loan ID numbers below, in the preferred order of withdrawal

Overdraft Savings/Loan 1

Overdraft Savings/Loan 2

I wish to use my Savings, Money Market, or Line of Credit as overdraft protection for my Checking Account

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

Member Signature

Date

Texans Credit Union 777 E Campbell Rd. Richardson, TX 75081 972.348.2000 800.843.5295

## For Credit Union Use

Branch

### Branch/Department Information

Employee

Date

### Audit Information

Employee

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.

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 (one-time and non-recurring) 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 (one-time and non-recurring) 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](http://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.

