

# CHECKING / MONEY MARKET APPLICATION

## I'M APPLYING FOR THE FOLLOWING ACCOUNT(S):

- Free Checking       Interest Checking       Freedom Money Market (Minimum Deposit of \$1,000)  
 Premier Checking       Turning Point Checking\*       Promotional Money Market\*\* (Minimum Deposit of \$25,000)

All checking accounts require a Minimum Deposit of \$25.

\* Eligibility based on credit score. Requires \$100 in Share Savings account plus Minimum Deposit of \$25.

\*\* Available only for limited periods of time. Time offerings are set at the sole discretion of the Credit Union. Contact the Credit Union for availability.

### FOR OFFICE USE ONLY

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Name of Promotion: \_\_\_\_\_

## APPLICANT INFORMATION (Please print clearly.)

Name (Last, First, Middle):			Date of Birth:	Social Security Number:
Current Address:	City:	State:	Zip:	Email Address:
Home Phone:	Work Phone:	Driver's License Number:	State of Issue:	<b>Applicant Signature:</b> X

## JOINT APPLICANT INFORMATION

Name (Last, First, Middle):			Date of Birth:	Social Security Number:
Current Address:	City:	State:	Zip:	Email Address:
Home Phone:	Work Phone:	Driver's License Number:	State of Issue:	<b>Joint Applicant Signature:</b> X

## ADDITIONAL JOINT APPLICANT INFORMATION

Name (Last, First, Middle):			Date of Birth:	Social Security Number:
Current Address:	City:	State:	Zip:	Email Address:
Home Phone:	Work Phone:	Driver's License Number:	State of Issue:	<b>Joint Applicant Signature:</b> X

## PAYABLE ON DEATH INFORMATION

In the event of my death, and there being no living joint owners, I designate a "Payable Beneficiary" to be:

Beneficiary 1 - Name:	Address:	Social Security Number:
Beneficiary 2 - Name:	Address:	Social Security Number:

## CHECKLINK / DEBIT CARD REQUEST

Access to:       Share Savings       Checking

## CHECK ORDER REQUEST - Please print as you would like the information to appear on your checks.

Applicant Name(s):	Phone:	Driver's License Number (optional):
Address:	City:	State:
	Zip:	Starting Check Number: <input type="checkbox"/> 101 <input type="checkbox"/> 1001

## OVERDRAFT TRANSFER PROTECTION

Please indicate below which existing account is to be used as the source of overdraft transfer protection.

Transfer FROM Account Number:	Account Type: <input type="checkbox"/> Share Savings <input type="checkbox"/> Credit Card <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Line of Credit <input type="checkbox"/> Other Suffix:
<b>Applicant Signature:</b> X	<b>Joint Applicant Signature:</b> X

## OVERDRAFT PLUS PROTECTION

Overdraft Plus Protection is available on all eligible CommunityAmerica Credit Union accounts. See the Checking and Money Market Account Agreement for details. This service covers accounts when all other means of overdraft protection have been exhausted. A fee will be incurred per item paid.

<input type="checkbox"/> I decline Overdraft Plus Protection. (Signature Required)	<b>Signature:</b> X
--	------------------------



PO Box 15950, Lenexa, KS 66285-5950 | 800.892.7957 | cacu.com

# Checking / Money Market Account Agreement

## Read prior to signing.

I/We hereby authorize CommunityAmerica Credit Union to establish a special share account for me/us, to be known as a "Checking Account" and/or "Money Market Account." The Credit Union is authorized to pay drafts signed by me (or by any of us if this agreement is signed by more than one person) and to charge the payments against the Checking Accounts and/or Money Market Account.

It is agreed that:

- (a) Only the methods approved by the Credit Union may be used to withdraw funds from this Account.
- (b) The Credit Union is under no obligation to pay a check that exceeds the balance of an Account or a check on which the date is more than six months old.
- (c) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- (d) Any objection respecting any item shown on a statement on this Account shall be waived unless made in writing to the Credit Union on or before the thirtieth day following the day the statement is mailed.
- (e) All non-cash payments received on shares in this Account will be credited subject to final payment.
- (f) This Account shall be subject to charges in accordance with the fee schedule adopted by the Credit Union, as modified from time to time.
- (g) The use of this Account is subject to such other terms, conditions and other requirements as the Credit Union may establish from time to time.
- (h) If signed by more than one person, this Agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in our joint names.
- (i) The Credit Union reserves the right to close this Account at any time.
- (j) We hereby grant the Credit Union a security interest in all funds on deposit with the Credit Union, now or in the future, to secure any of our loans or other obligations (except Credit Cards), now, existing or made in the future, to the Credit Union (except IRA Accounts).
- (k) You authorize the Credit Union to obtain a credit report regarding this Account.
- (l) The Credit Union has no duty to notify you of an insufficient funds draft.
- (m) With respect to money market accounts only, as more fully set forth in the "Important Account Information for our Members-Terms and Conditions For Your Account(s)" booklet previously furnished to me, there is a limit of six preauthorized withdrawals from this share account per calendar month, no more than three of which may be in writing, i.e., by check.

## Secondary Owner

As more fully set forth in the "Important Account Information for our Members-Terms and Conditions For Your Account(s)" booklet previously furnished to me, the Credit Union is hereby authorized to recognize any of the signatures that appear on this application for the payment of funds or the transaction of any business for an Account. The secondary owner(s) of an Account hereby agree(s) with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any of said secondary owner(s) 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 them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment.

## Certification as to Taxpayer Identification Number and Backup Withholding:

Under penalties of perjury, I/we signed on this form certify that: (1) The number provided on this application is the correct taxpayer identification number, and (2) The payee of dividend/interest earnings is not subject to backup withholding because: (a) the payee is exempt from backup withholding, or (b) the payee has not been notified by the Internal Revenue Service (IRS) that the payee is subject to backup withholding as a result or failure to report all interest or dividends, or (c) the IRS has notified the dividend payee that the payee is no longer subject to back up withholding, and (3) The dividend payee is a U.S., person (including a U.S. resident alien).

Certification Instructions: Cross through item (2) above if the dividend payee has been notified by the IRS that the payee is currently subject to backup withholding because the payee has failed to report all interest and dividends on the payee's tax return. Cross out item 3 and complete a W-8 BEN if the dividend payee is not a U.S. person.

## Overdraft Transfer Protection & Overdraft Plus Protection Programs

The Credit Union is under no obligation to pay any check or electronic funds transaction that exceeds the balance in any Account. The Credit Union may, however, pay such a check as follows:

### Overdraft Transfer Protection

- a) With respect to checking accounts only, the Credit Union will first advance funds from the overdraft line of credit sub-account, if established, as provided for under the Loanliner Open-End Credit Agreement or VISA credit card agreement.
- b) With respect to any Account, the Credit Union may charge the amount of the resulting overdraft against any other share account (excluding any account held in a representative capacity), or loan, from which you are entitled to access funds. (With respect to money market accounts only, if there are no share accounts with a sufficient share balance to charge, then the check(s) creating an overdraft will be returned for insufficient funds.)
- c) Under subparagraph (b) above, if an overdraft balance is created then the Account will be subject to charge for an item whether paid or returned as set forth in the Credit Union's fee schedule as the Overdraft Protection Transfer Fee.
- d) Except as otherwise agreed in writing, the Credit Union, by paying one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice. If any item is not paid and returned, it will be subject to an insufficient funds ("NSF") fee.
- e) You agree to reimburse the Credit Union for any costs it incurs in collecting the overdraft from you including, without limitation, collection agency fees, attorney's fees and the costs of litigation to the extent permitted by law.
- f) Overdraft transfers from share savings and money market accounts are subject to Regulation D limitations. No more than six (6) transfers or withdrawals will be made per calendar month including any preauthorized transfers as set forth in the Transaction Limitations as outlined in the Truth-In-Savings Disclosure.

## Overdraft Plus Protection

In order to be eligible for this privilege, the account owner(s) must be a member in good standing and have a positive deposit history.

- (g) With respect to checking accounts only, after the above overdraft transfer sources are exhausted, the Credit Union will strive to pay overdrafts when possible, at the Credit Union's discretion. We do so in anticipation that you will be making a deposit immediately to bring your account to a positive balance.
- (h) CommunityAmerica is not obligated to pay any item initiated for payment against your account if your account does not contain sufficient funds. Rather than automatically returning, unpaid, non-sufficient funds items that you may have, we will consider, without obligation on our part, approving reasonable overdrafts. In order to be eligible for this privilege, the account must be in good standing and have a positive deposit history.
- (i) Accounts are evaluated on a daily basis to determine if it is financially sound to honor items that may cause an overdraft situation based upon age of account, account history, deposit activity, overdraft instances, account status relating to any legal or administrative levy or status of loan obligation with the Credit Union.
- (j) When an account has insufficient funds, a fee will be assessed for each item whether the item is paid or returned unpaid, as outlined on the fee schedule.
- (k) Except as otherwise agreed in writing, the Credit Union, by paying one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice.
- (l) If overdraft balances are not paid, this privilege will be suspended indefinitely unless and until reinstated by the Credit Union at the Credit Union's discretion.
- (m) Overdraft Plus Protection may extend to checks presented in the check clearing process or over the counter, ACH debits, Debit Card and ATM card authorizations and items, telephone transfers between accounts and cash withdrawals over the counter. This means that your electronic items may be approved, even if your account does not have sufficient funds.
- (n) You agree to reimburse the Credit Union for any costs it incurs in collecting the overdraft from you including, without limitation, collection agency fees, attorney's fees and the costs of litigation to the extent permitted by law. (o) Member(s) may opt out of the Overdraft Plus Protection program at any time by contacting the Credit Union.

## Use of your Credit Union ATM / CheckLink Card

You can use these Cards to access:

- (1) Your checking accounts or (2) Your regular share/savings accounts

If you have a Living Trust Account, this account is accessible in place of your regular share/savings account. You cannot access both accounts. Your Card must be individually authorized for each type of account to be accessed. When you apply for the Card, we will set up access to your regular share/savings account or living trust account and your checking account (if you have one). You can ask us at any time to add or remove accounts from this access arrangement. CommunityAmerica reserves the right to limit access to your accounts if necessary. Certain age restrictions apply. Applicant must be at least age 18 to apply for an ATM or CheckLink debit card. Applicants that are ages 16-17 years may receive an ATM or CheckLink debit card if they have a parent/guardian as a joint account owner. We may limit or cancel your use of the Card without notice if your credit standing changes, one or more of your accounts become overdrawn, or to maintain the security of your account. We also reserve the right to terminate your Card service at any time.

## The Confidential Personal Identification Number

This confidential number, your PIN, together with your ATM Card / CheckLink Card is needed to use CommunityAmerica's terminals and terminals displaying the logos shown on your Card. You authorize us to carry out any instructions given by a holder of the Card who also used the PIN. Because it is very important not to allow other people to know what this number is, you agree not to allow anyone else to use either the Card or the pin. You also agree not to write the number on the Card itself or carry it with the Card. You agree never to tell or show the number to anyone else.

## Limitations

Except for your rights and our responsibilities stated in this agreement, those described in the electronic fund transfer disclosure you received, and in cases of our gross negligence or willful misconduct, are not responsible for any loss, injury or harm resulting from the use of the Card, our terminals, or electronic funds transfer services, and you waive all such claims.

## Change of Terms

We can change the terms of this agreement at any time. If the change restricts, limits or reduces your rights under this agreement, we'll give you notice by mail sent to the address in our records. If your rights won't be restricted, limited, or reduced by the change (for example: allowing more money to be withdrawn each day), we will post a notice in the Credit Union.

## Foreign Currency Conversion

Transactions in a currency other than U.S. dollars are converted to U.S. dollars, generally using either a government-mandated rate or a wholesale market exchange rate in effect when the transaction is processed. The rate in effect on the processing date may differ from the rate on the date you used your card or account. The same process will be used if a transaction must be converted back into a foreign currency such as for a reversal. The purchase amount or cash advance amount and the 1% conversion fee will post to the cardholder account as separate transactions.

**CommunityAmerica Credit Union**  
**PO Box 15950, Lenexa, KS 66285-5950**