

**HOUSTON FEDERAL CREDIT UNION MEMBERSHIP ACCOUNT CARD**

To become a member-owner of Houston Federal Credit Union, simply complete this Membership Account Card, include your opening deposit and a copy of your government issued photo identification, and return it to:

**Houston Federal Credit Union  
16320 Kensington Dr.  
Sugar Land, TX 77479**

All members need to open a Savings account. This account is your ownership account that establishes your membership with HFCU. When opening a Savings account, you will automatically receive these free services (does not apply to minor accounts):

- TellerPhone (telephone banking)  eTeller (online banking)

Please enclose your deposit to open your account(s). Minimum \$5 deposit to open a Savings account; minimum \$25 deposit to open a Checking account.

*(If opening a Flexible Checking account, you can avoid the monthly minimum balance fee by maintaining a minimum daily balance in your account of \$100. If you open your Flexible Checking Account with the minimum deposit of \$25, the minimum daily balance must be brought up to \$100 by the first day of the following month after account is opened to avoid the monthly fee, and then every month thereafter. **There is no minimum balance requirement for Free Checking.**)*

**Please print all sections.** The Credit Union will complete shaded sections.

**ACCOUNT TYPE**

The authorizations and information given herein, and form for ownership chosen in the ACCOUNT OWNERSHIP SELECTION section apply to all accounts listed below unless the Credit Union is notified in writing of a change.

Have you ever held an account at a financial institution? Yes No

Form with columns for account types (Savings, Money Market, Certificate, Free, Flexible, Freedom, My, Living, Other) and shaded boxes for Suffix\*.

\*The Account Number for each of the accounts listed above consists of the Suffix added to the end of the Member Number listed below. If this card applies to more than one (1) account of the same type, more than one (1) suffix will be listed for that account type.

**ACCOUNT SERVICES**

Please check which additional HFCU services you would like to receive:

- Direct Deposit  Payroll Deduction  VISA CheckCard  ATM Card
 eCheck (bill pay service)  eStatements  eAlerts
 Overdraft Protection (indicate account to transfer from)  Other

**MEMBERSHIP ELIGIBILITY (Subject to Verification)**

Through Employer (Company Name): \_\_\_\_\_

Through Family Member Through Household Member Family/Household Member Name: \_\_\_\_\_

Through Community: \_\_\_\_\_ Live Work Worship Attend School

(Name of Community)

Location: \_\_\_\_\_

How did you hear about the credit union? \_\_\_\_\_

**MEMBER APPLICATION AND OWNERSHIP INFORMATION**

Form with fields for Member/Owner Name, Street, City, State, Zip, Home Phone, Mailing Address, E-mail Address, Date of Birth, Member Number, Social Security Number/TIN, Driver's License Number, State, Work Phone, Cell Phone, Security Code, Occupation.

**JOINT MULTIPLE-PARTY INFORMATION (Attach additional card if necessary)**

Form with fields for Joint Owner Name, Street, City, State, Zip, Home Phone, E-mail Address, Date of Birth, Social Security Number/TIN, Driver's License Number, State, Work Phone, Cell Phone, Security Code, Occupation.



**JOINT MULTIPLE-PARTY INFORMATION (Attach additional card if necessary)**

Joint Owner Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone \_\_\_\_\_  
E-mail Address \_\_\_\_\_

Date of Birth \_\_\_\_\_  
Social Security Number/TIN \_\_\_\_\_  
Driver's License Number \_\_\_\_\_ State \_\_\_\_\_  
Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Security Code \_\_\_\_\_  
*(Mother's maiden name or other security code of your choice)*  
Occupation: \_\_\_\_\_

**CUSTODIAL DESIGNATION AND INFORMATION**

The account(s) listed above in the "ACCOUNT TYPE" section is/are held by \_\_\_\_\_ (Custodian) as  
custodian for \_\_\_\_\_ (Minor) under the Texas Uniform Transfers to Minors Act.  
Custodian's Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security Number/TIN \_\_\_\_\_

**DESIGNATION OF SUCCESSOR CUSTODIAN**

Pursuant to the Texas Uniform Transfer to Minors Act, I hereby designate \_\_\_\_\_ successor custodian for all accounts listed in  
the "ACCOUNT TYPE" section. This designation shall take effect only upon my death, resignation, incapacity or removal.  
Signature of Custodian \_\_\_\_\_ Date \_\_\_\_\_  
Witness \_\_\_\_\_ Date \_\_\_\_\_

**ACCOUNT OWNERSHIP SELECTION**

Party  
Initials

*Choose ONE of the following forms of account ownership by placing your initials next to the chosen form of ownership. The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following forms of account ownership. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as P.O.D. payee or trust account beneficiary. The selection you make below will apply to all the accounts listed in the "ACCOUNT TYPE" section.*

**SINGLE PARTY ACCOUNT WITHOUT PAYABLE ON DEATH (POD) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The party to the account is listed as the Member/Owner.

**SINGLE PARTY ACCOUNT WITH PAYABLE ON DEATH (POD) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes to the POD beneficiaries of the account. The account is not a part of the party's estate. POD beneficiaries are listed in the "POD BENEFICIARIES" section. The party to the account is listed as the Member/Owner.

**JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP.** (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. Parties to the account are listed as Member/Owner and Joint Owner.

**JOINT MULTIPLE PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP.** (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. Parties to the account are listed as Member/Owner and Joint Owner.

**JOINT MULTIPLE PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND PAYABLE ON DEATH (POD) DESIGNATION.** (All parties must initial.) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the POD beneficiaries. POD beneficiaries are listed in the "POD BENEFICIARIES" section. Parties to the account are listed as Member/Owner and Joint Owner.

**CONVENIENCE ACCOUNT.** (Member must initial.) The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account. The party(ies) to the account are listed as Member/Owner and Joint Owner.

**CONVENIENCE SIGNER DESIGNATION**

Please complete this section if you have convenience signers on any of the accounts in the "ACCOUNT OWNERSHIP SELECTION" section.

| Account Type | Name(s) of the Convenience Signer(s) | Signatures of Convenience Signer(s) |
|--------------|--------------------------------------|-------------------------------------|
| _____        | _____                                | _____                               |
| _____        | _____                                | _____                               |

Other: \_\_\_\_\_  See Account Authorization Card

**P.O.D. BENEFICIARIES**

Upon the death of the last account owner, ownership of the account shall be divided equally among the surviving beneficiaries listed in this section. The beneficiaries listed here are beneficiaries to all accounts listed in the "ACCOUNT TYPE" section.

Name of Beneficiary

Identifying Information

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and
- (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, 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. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).
- (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification Instructions.** 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. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA reporting code (if any) \_\_\_\_\_

**AUTHORIZATION**

By signing below I/we certify that the information on this Account Card (front and back) is complete and true and that I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time. The terms and conditions of these documents are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Member/Owner Signature

Date

Joint Owner Signature

Date

Joint Owner Signature

Date

Joint Owner Signature

Date

For Credit Union Use Only  See Account Change Card  See Insurance Beneficiary Card Date of Membership \_\_\_\_\_

OFAC Check: PM \_\_\_\_\_ JO \_\_\_\_\_ CS \_\_\_\_\_ B \_\_\_\_\_

Open/Approved By \_\_\_\_\_ Member Verification \_\_\_\_\_  Credit Report \_\_\_\_\_  Check Verify \_\_\_\_\_

- Overdraft Protection
- Payroll Deduction
- Direct Deposit
- TellerPhone
- eTeller
- eAlerts
- PIN Request
- VISA CheckCard
- ATM Card
- eCheck
- eStatements

REV 07/18