

# Membership Application Card

**NOTE: Federal Law requires us to collect and verify your name, address, Social Security Number, and birth date.**

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone \_\_\_\_\_ Email Address \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Soc. Sec. \_\_\_\_\_  
Employer \_\_\_\_\_ Work Phone \_\_\_\_\_  
How do you qualify for membership? \_\_\_\_\_  
Mother's Maiden Name: \_\_\_\_\_

**Please send a copy of two (2) forms of qualifying identification: Driver's License, S.S. card, Military ID, Passport, Work ID, State ID, or School ID.**

## Membership Agreement

By signing below, I hereby make application for membership in and agree to conform to the Bylaws and any Amendments thereof in the MidWest America Federal Credit Union. I authorize the Credit Union to obtain information about me for the purpose of granting credit. I also agree to the terms and conditions of any account that I have in the Credit Union now or in the future and agree that the Credit Union may change those terms and conditions from time to time. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an ATM card or Electronic Fund Transfer service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. I/We agree to pay any and all costs of collections and reasonable attorney fees in the event that any of my/our accounts with the Credit Union incurs a negative balance.

## Share Draft Account Agreement

I/We authorize MidWest America Federal Credit Union to establish this Share draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payment against the shares in this Account. It is further agreed that:

- Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.
- The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. The Credit Union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- When paid, share drafts become the property of the Credit union and will not be returned either with the periodic statement of this Account or otherwise.
- Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.

Reg Share/Savings	Vacation Club	Liquid Gold	Visa Check/ATM
Christmas Club	Youth Ed Savings	Advantage Checking	
Overdraft Loan*^	Kids Club	Freedom Checking	
	* Disclosure Required	^ Application Required	

Member's Signature X \_\_\_\_\_ Date \_\_\_\_\_

## Adding Joint Members

### Joint Share Account Agreement (Not Transferable)

MidWest America Federal Credit Union hereby authorized to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners 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 payments to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union. The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union, which shall not affect transactions theretofore made.

### Add Joint Member #1 (To be completed by additional new joint member)

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone \_\_\_\_\_ Email Address \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Soc. Sec. \_\_\_\_\_  
Employer \_\_\_\_\_ Work Phone \_\_\_\_\_  
How do you qualify for membership? \_\_\_\_\_  
Mother's Maiden Name: \_\_\_\_\_

**Please send a copy of two (2) forms of qualifying identification: Driver's License, S.S. card, Military ID, Passport, Work ID, State ID, or School ID.**

Reg Share/Savings	Vacation Club	Liquid Gold	Visa Check/ATM
Christmas Club	Youth Ed Savings	Advantage Checking	
Overdraft Loan*^	Kids Club	Freedom Checking	
	* Disclosure Required	^ Application Required	

Joint Member #1 Signature X \_\_\_\_\_ Date \_\_\_\_\_

### Add Joint Member #2 (To be completed by additional new joint member)

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Email Address \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Soc. Sec. \_\_\_\_\_  
 Employer \_\_\_\_\_ Work Phone \_\_\_\_\_  
 How do you qualify for membership? \_\_\_\_\_  
 Mother's Maiden Name: \_\_\_\_\_

**Please send a copy of two (2) forms of qualifying identification: Driver's License, S.S. card, Military ID, Passport, Work ID, State ID, or School ID.**

Reg Share/Savings	Vacation Club	Liquid Gold	Visa Check/ATM
Christmas Club	Youth Ed Savings	Advantage Checking	
Overdraft Loan*^	Kids Club	Freedom Checking	
	* Disclosure Required	^ Application Required	

**Joint Member #2 Signature X** \_\_\_\_\_ **Date** \_\_\_\_\_

**Authorization by Primary Member**

**Member's Signature X** \_\_\_\_\_ **Date** \_\_\_\_\_

**Consent of Spouse:** (to be completed in community property states if joint owner is other than spouse of member. These states include: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.)

Approved and consented to: \_\_\_\_\_ Date \_\_\_\_\_

**Mail completed application, your initial \$5 deposit, and two (2) forms of identification to:**

**MidWest America Federal Credit Union**  
**Attn: Call Center**  
**1104 Medical Park Drive**  
**Fort Wayne, IN 46825-5826**