

ACCOUNT CHANGE FORM

NEW ADDRESS / TELEPHONE NUMBER / NAME CHANGE

Account # _____ Member's Name _____

Address _____ City _____ State _____ Zip _____

Home Phone [] _____ Email Address _____

Current Employer _____ Work Phone [] _____

Check below if name changed...

Member's Former Last Name _____

ACCOUNT / SERVICE ADDITIONS

- | | | | | | |
|--|---|--|---|---|--|
| <input type="checkbox"/> Share/Savings | <input type="checkbox"/> Audio Response/PIN * | <input type="checkbox"/> Kids Club Savings | <input type="checkbox"/> Advantage Checking | <input type="checkbox"/> Freedom Checking | <input type="checkbox"/> Reward Checking * |
| <input type="checkbox"/> U Name It Savings | <input type="checkbox"/> Liquid Gold | <input type="checkbox"/> Overdraft Loan ** | <input type="checkbox"/> Internet Banking * | <input type="checkbox"/> Bill Payer* | <input type="checkbox"/> VISA Debit Card |
| <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | | | | |

* Disclosure Required

** Application Required

Account Approval Code _____

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 payments against the shares in this Account. It is further agreed that:

- (a) Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (f) 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.

AUTHORIZATION

I/We agree that the changes/additions on this form amend the previously signed Membership Application Form and are subject to the terms and conditions of the Membership Agreement, Member Service Fee Schedule, and Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. If a Debit Card, Internet Banking, Phone Banking, Bill Payer or Electronic Fund Transfer service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Services Agreement & Disclosure.

Member Signature x _____ Date _____

Joint Owner's Signature x _____ Date _____

Joint Owner'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 _____

ADDING NEW JOINT OWNER

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

Add Joint Owner #1

Approval Code _____
Last Name _____ First Name _____ M.I. _____
Street Address *required* _____ City _____ State _____ Zip _____
Mailing Address *if different* _____ City _____ State _____ Zip _____
Home Phone _____ Email Address _____ Cell Phone _____
Date of Birth _____ Soc. Sec #/TIN _____ Mother's Maiden Name _____
Employer _____ Occupation _____ Work Phone _____
Membership Eligibility _____
I.D. Document #1 _____ I.D. # _____ Date Issued _____ Place of Issuance _____ Expires on _____
I.D. Document #2 _____ I.D. # _____ Date Issued _____ Place of Issuance _____ Expires on _____

Joint owner has access to the following: * Disclosure Required ** Application Required

- | | | | | | |
|--|--|--|---|---|--|
| <input type="checkbox"/> Share/Savings | <input type="checkbox"/> Phone Banking/PIN * | <input type="checkbox"/> Kids Club Savings | <input type="checkbox"/> Advantage Checking | <input type="checkbox"/> Freedom Checking | <input type="checkbox"/> Reward Checking * |
| <input type="checkbox"/> U Name It Savings | <input type="checkbox"/> Liquid Gold | <input type="checkbox"/> Overdraft Loan ** | <input type="checkbox"/> Internet Banking * | <input type="checkbox"/> Bill Payer* | <input type="checkbox"/> VISA Debit Card |
| <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | | | | |

Add Joint Owner #2

Approval Code _____
Last Name _____ First Name _____ M.I. _____
Street Address *required* _____ City _____ State _____ Zip _____
Mailing Address *if different* _____ City _____ State _____ Zip _____
Home Phone _____ Email Address _____ Cell Phone _____
Date of Birth _____ Soc. Sec #/TIN _____ Mother's Maiden Name _____
Employer _____ Occupation _____ Work Phone _____
Membership Eligibility _____
I.D. Document #1 _____ I.D. # _____ Date Issued _____ Place of Issuance _____ Expires on _____
I.D. Document #2 _____ I.D. # _____ Date Issued _____ Place of Issuance _____ Expires on _____

Joint owner has access to the following: * Disclosure Required ** Application Required

- | | | | | | |
|--|--|--|---|---|--|
| <input type="checkbox"/> Share/Savings | <input type="checkbox"/> Phone Banking/PIN * | <input type="checkbox"/> Kids Club Savings | <input type="checkbox"/> Advantage Checking | <input type="checkbox"/> Freedom Checking | <input type="checkbox"/> Reward Checking * |
| <input type="checkbox"/> U Name It Savings | <input type="checkbox"/> Liquid Gold | <input type="checkbox"/> Overdraft Loan ** | <input type="checkbox"/> Internet Banking * | <input type="checkbox"/> Bill Payer* | <input type="checkbox"/> VISA Debit Card |
| <input type="checkbox"/> _____ | <input type="checkbox"/> _____ | | | | |

JOINT OWNER AGREEMENT (NOT TRANSFERABLE)

MidWest America Federal Credit Union is 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 payment 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. I certify that the information provided above is my true and correct identity information.

Joint Owner #1 Signature *x* _____ Date _____

Joint Owner #2 Signature *x* _____ Date _____