

**Checking Account Agreement and Application**

ACCT.# \_\_\_\_\_

I WANT TO APPLY FOR:

 Basic Checking     C3 Checking\*     Checking Plus     Direct Checking

Name \_\_\_\_\_ SS# \_\_\_\_\_

Street Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Previous Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Employer \_\_\_\_\_ Work Phone \_\_\_\_\_

Employer's Address \_\_\_\_\_

Joint Owner's Name \_\_\_\_\_ SS# \_\_\_\_\_

Street Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Work Phone \_\_\_\_\_ Birth Date \_\_\_\_\_

Would you like an application for overdraft protection?     Yes     NoWould you like a debit card?     Yes     NoIf yes, would you like your card linked to your Share Account?     Yes     NoDo you want a second card issued in your joint owner's name?     Yes     No**CHECK ORDER FORM**

Please imprint checks as follows:

Name \_\_\_\_\_

Joint Owner's Name \_\_\_\_\_

Street Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Special # \_\_\_\_\_

(Include phone, social security or driver's license number only if you want it to appear on your checks.)

\* You must be 16-21 years old to apply for this account. A parent or legal guardian must be a joint owner.

**Please sign application on the reverse side**

## CHECKING ACCOUNT AGREEMENT

I/we hereby authorize Central Credit Union Of Illinois (the Credit Union) to establish this Checking Account for me/us. The Credit Union is authorized to pay checks signed by me (or us) and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only checks 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 check that exceeds the fully paid and collected share balance in this Account. However, if I/we have been approved for an Overdraft Protection Loan, the Credit Union may treat such a check as a request to the Credit Union for an advance (in multiples of \$100) from the Overdraft Protection Loan sufficient to permit the Credit Union to pay such a check and credit the advance to this Account.
- (c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the check.
- (d) When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- (e) Any one of the below listed owners can request a stop payment on a check written from this Account provided that the account number, share draft number, payee and the amount of the check are accurately identified.
- (f) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.
- (g) 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.
- (h) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- (i) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (j) The Credit Union reserves the right to close this Account by written notice, without liability for nonpayment of checks presented thereafter.
- (k) If I/we indicated that I/we wanted a debit card on the reverse side, by signing below I/we agree to all the terms and conditions set forth in the Debit Card Disclosure and Agreement which will be sent to me/us with my/our card(s).
- (l) If this Agreement is signed by more than one person, the persons signing below shall be the joint owners of the Account which, in that event, shall be subject to the additional terms and conditions printed below.

The Credit Union is hereby authorized to recognize any of the below signatures 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 the Credit Union that all sums now paid in 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 the Credit Union from any liability for such payment.

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.

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 the Credit Union which shall not affect transactions therefore made.

Date \_\_\_\_\_

X

\_\_\_\_\_  
(Signature)

Checking Account # \_\_\_\_\_

X

\_\_\_\_\_  
(Joint Owner's Signature)