

Share Draft Agreement

I. Share Draft Checking Agreement

I/We hereby authorize the City Credit Union (the Credit Union) to establish a special share account for me/us to be known as a "Share Draft Checking Account" (checking 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 account.

It is agreed that:

- (a) only draft blanks and other methods approved by the Credit Union may be used to withdraw funds from this checking account;
- (b) the Credit Union is under no obligation to pay a draft which exceeds the balance in the checking account or a draft 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 non-payment of a draft;
- (d) any objection respecting any item shown on a statement of the checking account shall be waived unless made in writing to the Credit Union on or before the twentieth day following the day the statement is mailed;
- (e) all non-cash payments received on shares in the checking account will be credited subject to final payment;
- (f) the checking account shall be subject to charges in accordance with the credit union's Membership and Account Agreement and current and corresponding Rate and Fee Schedule;
- (g) the use of the checking account is subject to such other terms, conditions and requirements as the Credit Union may establish or change 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 as stated in the credit union Membership and Account Agreement;
- (i) the Credit Union reserves the right to close the checking account at any time;
- (j) that you hereby grant the Credit Union a security interest in all funds on deposit now or in the future in this account to secure any of our loans or other obligations, now existing or made in the future, to the Credit Union.

II. Overdraft Transfer from General Share Account

It is further agreed that the credit union is under no obligation to pay a draft that exceeds the balance in the checking account; the Credit Union may, however, pay such a draft and charge the amount of the resulting overdraft against any other general share account from which any of the undersigned is entitled to withdraw shares.

III. Additional Terms and Conditions (Joint Share Account Agreement)

The Credit Union is hereby authorized to recognize any of the signatures subscribed below hereof 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 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(s) shall be valid and discharge the Credit Union from any liability for such payment.

The right and Authority of the Credit Union under this agreement shall not be changed or terminated by said owner(s), or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.

(Over Please)

IV. Applications and Signatures

Account No. _____

Member/Owner _____

Social Security No. _____

Address _____

City/State/Zip _____

Home Phone () _____ Listed Unlisted _____

Work Phone () _____

Years at Current Address _____ State resided in if less than 5 years _____

Signature **X** _____

Date _____

Joint Member/Owner _____

Social Security No. _____

Address _____

City/State/Zip _____

Home Phone () _____ Listed Unlisted _____

Work Phone () _____

Years at Current Address _____ State resided in if less than 5 years _____

Signature **X** _____

Date _____

PERSONALIZED CHECK ORDER FORM

1. Account No./CK Digit _____

8. Quantity [] Intro 50 [] 1 box [] 2 boxes [] 4 boxes

2. Member Name _____

9. Monogram _____

3. Second Member Name _____

10. Lettering _____

4. Address/Apt # _____

11. Starting # (use 101 or higher) _____

5. Phone Number _____

12. Special Instructions _____

6. City/State/Zip _____

7. Design Choice _____

13. Order Date _____