

**CHECKING ACCOUNT
APPLICATION & INSTRUCTIONS**

- 1) Complete this application only if you have a savings account.
- 2) Choose a check style from our catalog and deposit the cost of the printing charge in your checking account.
- 3) If your application is mailed, all signatures must be notarized.

I/We hereby agree to the terms of this Checking Account Application and agreement and authorize the Credit Union to transfer any and all funds available in my/our savings account(s) to cover said checks and fees.

X _____
Signature

X _____
Joint Owner's Signature (if applicable)

X _____
Joint Owner's Signature (if applicable)

X _____
Joint Owner's Signature (if applicable)

NOTARY PUBLIC (**if mailed**)

CHECK IF ATM CARD IS REQUESTED

FOR CREDIT UNION USE ONLY	
Member Account Number:	
(Approved by) Initial:	Date

CHECKING ACCOUNT AGREEMENT

Any member(s) by signing a Checking Application thereby authorize the Warbasse Cooperative Federal Credit Union ("Credit Union") to establish a Checking Account. The Credit Union is authorized to pay checks signed by any members who have signed this application and to charge all such payments against savings in their account(s). 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, collected and available balance in this account(s). However, if any of the owners of this account writes a check that would exceed such balance and result in this account being overdrawn, the Credit Union may treat such check as a request for the Credit Union to transfer any savings to this account in the amount of the resulting overdraw, plus deduct a service charge, from any other savings account from which any of the owners of this account have on deposit.
- 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 whether with 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 check.
- 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.
- g) This account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- h) This account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- i) If this agreement is signed by more than one person, the persons signing the Application shall be the joint owners of this account which, in that event, shall be subject to all the terms and conditions printed on this agreement.