



Joint Owner Application

Attn. Joint Owner: Please complete and return this application along with a clear copy of valid photo identification (Driver's License, Passport, etc.).

Primary Account Holder:

Name: _____

Social Security #: _____

Account Number: _____

Joint Account Holder:

Name: _____

Social Security #: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Birth Date: _____

Home Phone: _____

Work Phone: _____

Mobile Phone: _____

Employer: _____

Employment Date: _____

Relationship to Primary Account Holder: _____

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BACKUP WITHHOLDING INFORMATION

(Instruction to Signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee underreporting and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in clause 2 of the certification you sign below.)

CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

Under the penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number; (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding and; (3) that I am a U.S. person (including a U.S. resident alien).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

By signing this card, you authorize the credit union to obtain credit reports in connection with this application for membership, services and/or credit, and for update, renewal or extension of the credit received, if applicable. If you request, the credit union will tell you the name and address of any bureau from which it received a credit report on you.

Identity Verification Procedures (US PATRIOT ACT)

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. Please submit a copy of a valid driver's license or other identifying documents along with this application.

I hereby make application for membership in the credit union named below, and agree to conform to its bylaws and amendments thereof, copies of which are available for my review, and to subscribe for at least one (1) share.

JOINT SHARE ACCOUNT AGREEMENT (*NOT TRANSFERABLE)

Viriva Community Credit Union is hereby authorized to recognize any of the signatures on this application 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 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 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.

SIGNATURES

Primary Signature _____ Date _____

Secondary Signature _____ Date _____

