



Texas Telcom Credit Union  
 8818 Garland Rd.  
 Dallas, TX 75218-3994  
 (800) 492- 4264

# NEW ACCOUNT CARD

## ACCOUNT TYPE

The authorizations and information given herein, and form of ownership chosen in the ACCOUNT OWNERSHIP SELECTION section apply to all of the accounts listed below unless the credit union is notified in writing of a change.

Suffix\*

- Share/Savings \_\_\_\_\_
- Share Draft/Checking \_\_\_\_\_
- Share Certificate \_\_\_\_\_

- Money Market \_\_\_\_\_
- Living Trust \_\_\_\_\_
- Other \_\_\_\_\_

\*The account number for each of the accounts listed above consists of the suffix added to the end of the Member Number listed below. If this card applies to more than one account of the same type, more than one suffix will be listed for that account type.

## ACCOUNT SERVICES

- Payroll Deduction/Direct Deposit \_\_\_\_\_
- Overdraft Protection (indicate x-fer priority) \_\_\_\_\_
- PC Access/Internet Banking \_\_\_\_\_

- ATM Card \_\_\_\_\_
- Debit Card \_\_\_\_\_
- Audio Response \_\_\_\_\_
- Other \_\_\_\_\_

## MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member/Owner \_\_\_\_\_  
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Work Phone \_\_\_\_\_  
 Email \_\_\_\_\_  
 Membership Eligibility \_\_\_\_\_

Member Number:

SSN/TIN \_\_\_\_\_  
 Drivers Lic. No. \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Password \_\_\_\_\_  
 Employer \_\_\_\_\_

## MULTIPLE-PARTY INFORMATION

Joint Owner \_\_\_\_\_  
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Phone \_\_\_\_\_

SSN/TIN \_\_\_\_\_  
 Drivers Lic. No. \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Password \_\_\_\_\_

Joint Owner \_\_\_\_\_  
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Phone \_\_\_\_\_

SSN/TIN \_\_\_\_\_  
 Drivers Lic. No. \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Password \_\_\_\_\_

## CUSTODIAL DESIGNATION AND INFORMATION

The account(s) listed above under the Account Type section is/are held by: \_\_\_\_\_ Custodian  
 as custodian for \_\_\_\_\_ Under the Texas Uniform Transfers to Minor Act.  
 Minor

Custodian's Address \_\_\_\_\_  
 Phone \_\_\_\_\_ Date of Birth \_\_\_\_\_ SSN \_\_\_\_\_

## DESIGNATION OF SUCCESSOR CUSTODIAN

Pursuant to the Texas Uniform Transfer to Minors Act, I hereby designate \_\_\_\_\_  
 successor costodian for all accounts listed above under the Account Type Section. This designation shall take effect only upon my death, resignation, incapacity or removal.

Signature of Custodian \_\_\_\_\_ Date \_\_\_\_\_  
 Witness \_\_\_\_\_ Date \_\_\_\_\_

## AUTHORIZATION

By signing below I/we certify that the information on this Account Card (both pages) is complete and true and that I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time. The terms and conditions of these documents are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is request and provided, I/we agree to the terms of and acknowledge receipt of the Electronics Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X \_\_\_\_\_  
 Signature Date

X \_\_\_\_\_  
 Signature Date

X \_\_\_\_\_  
 Signature Date

X \_\_\_\_\_  
 Signature Date

# TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

By signing on the reverse side and under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. Person (including a U.S. resident alien).

**Certification Instructions.** Cross out item 2 above if the IRS has notified you that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. Person.

## ACCOUNT OWNERSHIP SELECTION

Party Initials \_\_\_\_\_ Choose ONE of the following forms of account ownership by placing your initials next to the chosen form of ownership. The type of account you select may determine how ownership of you property passes on your death. Your Will may not control the disposition of funds held in some of the following forms of account ownership. The selection you make below will apply to all the accounts listed on the reverse side under the Accounts Type section.

\_\_\_\_\_ **SINGLE-PARTY ACCOUNT WITHOUT "P.O.D" (PAYABLE ON DEATH) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The party to the account is listed on the reverse side as the Member/Owner.

\_\_\_\_\_ **SINGLE-PARTY ACCOUNT WITH "P.O.D" (PAYABLE ON DEATH) DESIGNATION.** The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate. P.O.D. beneficiaries are listed below in the section titled "P.O.D. Beneficiaries." The party to the account is listed on the reverse side as the Member/Owner.

\_\_\_\_\_ **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP.** (All parties must initial) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties. Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

\_\_\_\_\_ **MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP.** (All parties must initial) The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

\_\_\_\_\_ **MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D" (PAYABLE ON DEATH) DESIGNATION.** (All parties must initial). The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries. P.O.D. beneficiaries are listed below in the section titled "P.O.D. Beneficiaries." Parties to the account are listed on the reverse side as Member/Owner and Joint Owner.

\_\_\_\_\_ **CONVENIENCE ACCOUNT.** (Member must initial). The party to the account owns the account. The cosigner to the account may make account transactions for the party. The cosigner does not own the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The financial institution may pay funds in the account to the cosigner before the financial institution receives notice of the death of the party. The payment to the cosigner does not affect the party's ownership of the account.

Name of the cosigner: \_\_\_\_\_

Signature of the cosigner: \_\_\_\_\_

Other: \_\_\_\_\_

See account Authorization Card

## P.O.D. BENEFICIARIES

Upon the death of the last account owner, ownership of the account shall be divided equally among the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all the account listed under the ACCOUNT TYPE section on the reverse side.

Name of Beneficiary

Identifying Information

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**FOR CREDIT UNION USE ONLY**  See Account Change Card

See Account Beneficiary Card

Date of Membership \_\_\_\_\_ Opened/App'd By \_\_\_\_\_ Member Verification \_\_\_\_\_

Credit Report

Check Verify

PIN Request

Access Card

Audio Response

PC Access/Internet Banking