

**Joint Share Account Agreement (Not Transferable)**

The Friends And Family Credit Union, Inc., is hereby authorized to recognize any of the signatures subscribed below 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 1) the terms and conditions of the account as established by the credit union from time to time; and 2) conform to the credit union's By-Laws and Amendments thereof.

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.

This institution is not federally insured, and that if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

Joint Account No. \_\_\_\_\_ Date \_\_\_\_\_

Signature of Owner Name (1) \_\_\_\_\_ Date \_\_\_\_\_

Signature of Owner Name (2) \_\_\_\_\_ Date \_\_\_\_\_

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, **and** (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).

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

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

**(Certification instructions:** You must cross out item 2 above if you have been notified by the IRS 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.)

Joint Account Number \_\_\_\_\_

\_\_\_\_\_ CREDIT UNION

Owner Name (1) \_\_\_\_\_

Address/Phone \_\_\_\_\_

Employer/Phone \_\_\_\_\_

Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Type of ID used to verify identity \_\_\_\_\_

ID No. \_\_\_\_\_ SSN/TIN\* \_\_\_\_\_

Eligibility based on \_\_\_\_\_

\*Taxpayer Identification Number (If family relationship, specify type of relationship and name of family member.)

Owner Name (2) \_\_\_\_\_

Address/Phone \_\_\_\_\_

Employer/Phone \_\_\_\_\_

Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Type of ID used to verify identity \_\_\_\_\_

ID No. \_\_\_\_\_ SSN/TIN\* \_\_\_\_\_

This application approved by the:  Board  Executive Committee  Membership Officer

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

(Person representing approver of application)