



CHECKING ACCOUNT APPLICATION



Notes: You must be a South Division Credit Union Member to apply for a Checking Account. Apply for Membership AND a Checking Account by returning to our Homepage and Clicking "Join Us". Applying for a Checking Account requires us to inquire with ChexSystems for any previous Checking Account abuse and MAY cause us to deny this application. You will be promptly informed if denied a Checking Account and what you can do to resolve the matter.

Member No.:

Account Type:

Joint Account
Required Under 18Yrs

Select Checkcard



Member Silver

Joint Silver



Member Maxine

Joint Maxine



Member Maxx

Joint Maxx

Joint First Name:

Joint Last Name:

Joint SSN:

Joint DOB (mm/dd/yyyy):

Joint Relationship:

Your Checkcard(s) will be mailed to your Member Address of Record in approximately 5-10 business days. Your ATM Personal Identification Number(s) will be mailed separately. Please watch for both items.

Your first 50 Checks are FREE, Standard Duplicate Design with a Vinyl Jacket, and are automatically mailed to your Member Address of Record in approximately 5 business days. You may order a variety of custom/designer checks in Matrix21 or by visiting one of our branches.

Yes, I Want Paper Checks
 No Paper Checks, Please

Account Options:

Overdraft Protection

6 Checking Transaction per Quarter may be protected by automatic transfers from Savings to Checking. There is a \$10 transfer fee per transaction. There must be sufficient "Available Funds" in Savings at the time of the transaction, including the \$10 fee, to cover the Overdraft amount.

Yes, I want Overdraft Protection

Courtesy Pay

Non-Sufficient Funds (NSF) Checking transactions for **non-Debit card transactions** will be paid by the Credit Union to a cumulative limit of \$500. There is a \$35 fee per transaction, plus a Negative Checking Balance fee of \$7 per day for each day the Checking balance is negative.

Yes, I want Courtesy Pay

DISCLOSURES & AGREEMENTS

This is a signature-based transaction account. For our mutual protection and as required by law, we will require a Signature Card for EACH and ALL authorized users of this account BEFORE issuing Checks and Cards. We may also require proof of identity (State issued IDs or certified Birth Record) for the Joint user, if applicable and not already in our records. The procedure for completing this process will be e-mailed to you upon receipt and approval of your application.

You may fund your new Checking Account while this procedure is underway, but not transact (debit or withdrawal) until the Signature Card(s) and ID process is complete. It typically takes 5-10 business days to complete the process if done totally by mail (some electronic options will be available to shorten the process).

Important Disclosure:

The materials you will receive include your new ACCOUNT AGREEMENT, an IMPORTANT ACCOUNT INFORMATION booklet and a SCHEDULE OF FEES. By signing the Signature Card, you and Joint, if applicable, acknowledge receipt of these important materials. You are directed to review all the materials with particular attention paid to Funds Availability, Electronic Funds Transfer, and Terms and Conditions. If you have questions, please write, call or e-mail us and we will promptly answer them.

I, the Member, Agree with this Disclosure

I, the Joint, Agree with this Disclosure

Member SSN:

Joint Driver's License:

Not Required for Minor Child