

The Credit Union 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 the 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 with all accumulations therein, 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 survivor or survivors shall be valid and discharge said credit union from any liability for such payment. 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 the Credit Union which shall not affect transactions theretofore made.

I/We hereby authorize the Credit Union to establish this checking account for me/us. The Credit Union's authorized to pay checks signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only share draft blanks 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 and collected share balance in the Account. However, if any of the undersigned writes a check that would extend such balance and result in this Account being overdrawn, the Credit Union, may nevertheless, pay such checks and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- (c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitations 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 either with the 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 for 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 applied.
- (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 below shall be the joint owners of the Account which, in that event, shall be subject to all terms and conditions printed on this application.

Savings insurance is carried in connection with my account. I agree, in consideration of the credit union carrying such insurance, that any designation or change of beneficiary made by me shall only be binding upon the credit union, if I have filed with the credit union prior to my death, such designation or change of beneficiary, in writing, signed by me, on the form supplied by the credit union; and in the absence of so filing a designation or change of beneficiary, I agree on behalf of myself, my heirs, etc., to indemnify and save harmless the credit union from all loss of damage by reason of the payment of the proceeds of such insurance to such person as the credit union records show to be entitled therein.

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.

The Internal Revenue Service doesn't require your consent to any provision of this document other than the certifications required to avoid backup withholding

Primary Owner (Signature) \_\_\_\_\_ Date: \_\_\_\_\_

Joint Owner (Signature) \_\_\_\_\_ Date: \_\_\_\_\_

**JOINT SHARE ACCOUNT AGREEMENT (NOT TRANSFERABLE)**

The CREDIT UNION is hereby authorized to recognize any of the signatures subscribed in the payment of funds or the transaction of any business for this account. The joint owners of this account thereby 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 such as 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 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 accounts 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 affect transactions theretofore made.

**FOR INTERNAL USE**

This application approved by the:  Board;  Executive Committee; or  Membership Office

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
(Person representing approver of application)

**Money Management Services**

Conveniently access and manage your accounts 24 hours a day with these free credit union services. The more you use, the more time and money you'll save.

**PAM Online Banking** – Manage your accounts anytime from any computer or mobile device at no cost to you. Verify account balances and checks cleared, transfer funds, make loan payments, pay your bills and more

**Mobile Banking** – The Garden State Mobile banking app makes it convenient to manage your money using any cell phone or tablet with Internet access. Verify account balances and transactions, transfer funds, pay your bills, make loan payments and more.

**E-Statements** – Have your monthly and quarterly statements delivered electronically. It's the paperless and more convenient way to save your account documents. Both services are free.

**Electronic Bill Payer** – The easy, convenient, and secure way to make one time and recurring monthly payments. No more trips to the mailbox or postage to pay.

**PAT Personal Audio Teller** – Use any touchtone phone to conduct account inquiries and financial transactions 24 hours a day. Call to check account balances, verify checks cleared, transfer funds, make loan payments and more

**Direct Deposit & Payroll Deduction** – Have your net pay, social security, pension or other funds directly deposited into your credit union savings or checking account. With free Payroll Deduction, you can have portion(s) of your net pay transferred into your other credit union accounts.

**CU Service Centers® Nationwide Convenience**

Your credit union is a member of the CU Service Centers® network. It includes hundreds of credit unions that make it easy for you to access your Garden State accounts and conduct financial transactions nationwide. To find CU Service Centers®, wherever you go, simply use the online locator at [www.GardenStateFCU.org](http://www.GardenStateFCU.org).

**No Surcharge ATM Locations**

Your credit union belongs to the PLUS, NYCE and Exchange ATM networks. You can also conduct surcharge free transactions at any credit union branch and at Walgreen locations in Mt. Ephraim, Vineland, and Woodbury, New Jersey. Get the details online or at the credit union.

**Financially Strong & Federally Insured**

Your credit union deposit accounts are insured for up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), which is regulated by the National Credit Union Administration (NCUA), an agency of the Federal Government. There are also steps you can take to insure higher account balances. Ask for the details.



*We're Here To Serve You.*

**BRANCH LOCATIONS**

**Corporate Office:  
Moorestown Branch**

144 W Route 38 ■ Moorestown, NJ 08057  
Phone: 800-713-2274  
General Office Fax: 856-235-2904  
Loan Department Fax: 856-235-2385

Hours:  
Monday – Friday 7:30 AM to 6:00 PM  
Saturday 9:00 AM to 4:00 PM

**Bellmawr Branch**

203 E. Browning Road ■ Bellmawr, NJ 08031  
Phone: 856-931-5600

Hours:  
Monday – Thursday 8:00 AM to 4:00 PM  
Friday 8:00 AM to 6:00 PM  
Saturday 8:00 AM to 12:00 PM

**Mailing Address:**

Garden State FCU  
P.O. Box 680 ■ Moorestown, NJ 08057-0680  
Email: [customerservice@gardenstatefcu.org](mailto:customerservice@gardenstatefcu.org)  
[www.GardenStateFCU.org](http://www.GardenStateFCU.org)



**The Perfect Choice For Financial Services**

**Enjoy the many time and money saving benefits of credit union membership.**



*We're Here To Serve You.*



## Join Our Financial Family...

There is a difference. Garden State Federal Credit Union is a not-for-profit and member owned financial cooperative. Unlike banks that are profit-driven, we return excess earnings to our members in the form of lower interest loans, higher yield savings and investment accounts, free or low fee money management services, and outstanding service.

## Who Can Join...

If you are an employee of one of our Member Groups or live, work, worship or attend school in one of the communities we serve, you are eligible for Garden State membership. You can join through the ACC; American Consumer Council. You can also join if you are an immediate family member of a current member. Simply check your eligibility online at [www.Garden-StateFCU.org](http://www.Garden-StateFCU.org) – or call the credit union for the details.

Garden State was founded in 1960 as The Camden District Telephone Employees Federal Credit Union. Today we serve over 4,400 members from 37 Member Groups and nine select cities and towns, and members of the ACC across the United States.

## Membership Is Easy!

Simply open a Garden State Primary Savings Account and deposit and maintain a balance of \$5.00 or more. It's that simple. Once you join, you can remain a member for life, even if you change jobs, move or retire.



We're Here To Serve You.

## Savings & Investment Accounts

Choose the higher yield accounts you need to meet your financial goals.

- Primary Savings Account
- Share Certificates (CDs)
- Money Market Accounts
- Club Savings Accounts
- Traditional IRA
- Roth IRA
- Coverdell Education Account

## Share Draft Checking

You don't have to pay high checking fees and service charges at another financial institution. Simply open a Garden State Primary Checking Account. You'll appreciate the savings and convenience.

- NO Minimum Balance
- NO Monthly Service Charge
- NO Per Check Charges
- Monthly Dividends (Interest)
- VISA® Check Card & ATM Cards available
- Free CU Service Centers® Access
- Free Surcharge-Free ATM's Nationwide
- Two More Great Checking Accounts

We also offer Business Checking and Sunrise Checking for members ages 50 and older. Call or visit any credit union branch office for the details.



## Your Full-Service Loan Center

Get the loan you need for any reason. You'll appreciate our low rates, flexible terms and hassle-free application process. Apply at the credit union or online 24 hours a day.

- New & Used Vehicle Loans
- First Mortgages & Refinancing
- Secured & Unsecured Personal Loans
- Personal Line of Credit
- Checking Line of Credit
- Home Equity/2nd Mortgages
- Overdraft Loan
- Stock Secured Loan

You can protect yourself and your family with vehicle guaranteed asset protection and credit life and disability insurance. Learn more online or at the credit union.

## VISA® Platinum Credit Cards

The perfect solution for shopping, bargain opportunities, emergencies, and to track your travel expenses. You'll save money with a lower rate and enjoy the convenience wherever you go.

- **VISA® Platinum Credit Card** – Low rate savings plus worldwide cash advances.
- **VISA® Platinum Cash Back Credit Card** – Receive 1% Cash Back on all purchases.

Transfer Balances & Save Instantly – Transfer your high interest credit card balances you have elsewhere. You'll save money instantly.

## Membership & Accounts Application

Check all applicable box(es) for the account and service(s) you want to open. Signatures of Primary Owner and any Joint Owner are required. Return completed card with initial deposit(s) to the credit union. Be sure to read and complete both sides of this card.

**PLEASE INCLUDE A CLEAR COPY OF YOUR DRIVER'S LICENSE, PASSPORT OR STATE ISSUED ID.**

- |                                                  |                                                    |                                                      |                                              |                                       |
|--------------------------------------------------|----------------------------------------------------|------------------------------------------------------|----------------------------------------------|---------------------------------------|
| <input type="checkbox"/> Primary Savings Account | <input type="checkbox"/> PAT-Personal Audio Teller | <input type="checkbox"/> Christmas                   | <input type="checkbox"/> ATM/VISA Check Card | <input type="checkbox"/> Home Banking |
| <input type="checkbox"/> Checking Account        | <input type="checkbox"/> Payroll Deduction         | <input type="checkbox"/> Other Share Savings Account | <input type="checkbox"/> Direct Deposit      | <input type="checkbox"/> Vacation     |

### PRIMARY OWNER NAME

Primary Owner Name \_\_\_\_\_ Social Security # (tax id #) \_\_\_\_\_

Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

If joining through family member, please enter their name and relationship \_\_\_\_\_

Employed By (include location) \_\_\_\_\_ Work Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_

Enclosed is my/our initial deposit (required for membership) to open a Primary Share Savings Account (minimum \$5). The initial deposit can be made through Payroll Deduct/Net Deposit.

### JOINT OWNER NAME

Joint Owner Name \_\_\_\_\_ Social Security # \_\_\_\_\_

Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Enclosed is my/our initial deposit to open a Checking Account (minimum \$1.00)

I/We acknowledge that I/we have received copies of all disclosure statements informing me/us of my/our rights under the Electronic Funds Transfer Act and Truth-in-Savings Act, as applicable. I/We understand the credit union may terminate this agreement at any time.

Primary Owner \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner \_\_\_\_\_ Date \_\_\_\_\_

### Certification - Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me) AND
- (2) I am not subject to backup withholding either because 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 the IRS has notified me that I am no longer subject to backup withholding, (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an individual retirement account (IRA), and payments other than interest and dividends).

**CERTIFICATION INSTRUCTION** - Cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. I have read and understand all disclosures on this and reverse side.

### ATM/Visa Check Card - PIN (Personal Identification Number)

A PIN is required for an ATM/VISA Check Card. Choose and write in any four-digit number in the space given. Make a special effort to memorize your number. For security purposes, it will not be included with your ATM/VISA Check Card. When activated, no record of your PIN will be kept at the credit union. If you lose or forget your PIN, notify the credit union immediately. You will be required to submit a new application.

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