
3. Debit Card (Checking Account)

Debit Card (Primary Owner)

Debit Card (Joint Owner)

4. Online Banking

Online Banking with Bill Pay*

E-Statements*

*Bill Pay only accessible with Checking Account. Additional fee may apply for paper statements.

5. UTMA/UGMA/Pay-On-Death

Uniform Gift/Transfer to Minor Account

Name of successor custodian

Successor Custodian is designated as successor custodian of the gift property. Such appointment to take effect when and in the event of the resignation, death or legal incapacity of the original custodian.

Payon Death - In the event of your death, you, the undersigned, a member of the credit union, hereby designate the following beneficiary(ies):

Beneficiary(ies) Designation of Pay on Death:

Name _____ Date of Birth _____

Social Security Number _____ Percentage _____

Name _____ Date of Birth _____

Social Security Number _____ Percentage _____

Consent of Spouse _____ Date _____

6. Signatures

You hereby apply for membership in the North Jersey Federal Credit Union. You and all joint owners, agree to be bound by the agreements set forth on the front and back of the Membership Application & Agreement and to the bylaws, rules and the regulations of North Jersey Federal Credit Union in effect from time to time. You acknowledge Receiving copy of the "Agreement and Disclosures" related to Your Account(s) and you agree to the terms and conditions found therein. You authorize any person, Association, firm, corporation, or personnel office to furnish information concerning your affairs upon request of North Jersey Federal Credit Union, including the checking of Your credit and employment history and the obtaining of credit reports.

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

Applicant's (Primary Owner) Signature

Date

Account Owner/Signer Signature

Date

Additional Terms and Conditions

You hereby authorize Us to recognize any of the signatures subscribed on The reverse side in the payment of funds or the transaction of any business for the Accounts. The joint owners of the Accounts hereby agree with each other and with Us that all sums now, whenever paid into the Accounts by any or all joint owners to the credit of the 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 Us from liability for such payment. Any or all of the joint owners may pledge all or any part of the shares in the Account as Collateral security to a loan or loans. 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 us which shall not affect transactions made prior to such notice. Checks cashed against this Accounts are subject to collectability from this Account if returned unpaid.

LIEN IMPRESSMENT AND SET-OFF. You agree that we may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to you. We have the right to set-off any of Your Money or property in Our Possession against any amount you owe Us. The right to Set-off and our impressed lien does not extend to any Keogh, IRA or Similar tax deferred deposit You may have with Us. If your Account is owned Jointly, Our right to off-set and our impressed lien extends to any amount Owed to Us by any of the joint Owners.

Taxpayer identification and backup withholding

Under the penalties of perjury, You certify (1) that the number shown on This form is Your correct taxpayer identification number (or the minor beneficiary's correct taxpayer identification number if the Account is established under the Uniform Gift/transfer to Minors Act) and (2) that you are not the subject to backup withholding either because You have not been notified that you are subject to backup withholding as a result of a failure to report all interest dividends, or the Internal Revenue Service(IRS) Has notified You that You are no longer subject to backup withholding and (3) You are a U.S. Person (including a U.S. resident alien).

INSTRUCTIONS 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 part (2) of the statement above.

DO NOT STRIKE OUT ANY MATERIAL UNLESS YOU ARE SUBJECT TO BACKUP WITHHOLDING BY THE FEDERAL GOVERNMENT.

CERTIFICATION IF AWAITING NUMBER. Under penalties of perjury, You certify (1) that a taxpayer identification number has not been issued to You (or the minor beneficiary if the Account is established under the Uniform Gift/Transfer to minor Act). and that You mailed or delivered an Application or Receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office (or You intend to mail or deliver an application in the near future), and (2) that you are not subject to backup withholding. You understand that if You do not provide a taxpayer identification number to the Credit Union Within 60 days, the credit union is required to withhold 28 percent of all reportable payments thereafter made to You until You provide a number.

Uniform Gift/Transfer to Minor Account - The gift money to the minor named, which gift shall be deemed to include all dividends thereon and any future additions thereto, is irrevocable and is made in accordance with and is to include all provisions of the Uniform Gift/transfer to Minors Act as it is now or hereafter may be amended. Age of delivery to custodian FBO minor upon age (age 18 unless otherwise specified by custodian) under the Uniform Gift/transfer to Minors Act.

Online Banking and Bill Payment Authorization

You desire to subscribe to the Service and authorize Us, and any third party acting on Our behalf, to serve as Your agent in processing payments to targeted Merchants and/or transfer to and from targeted Accounts pursuant to Your payment and/or transfer instructions, and You authorize Us to post such payment and/or transfer to Your designated Account(s). You understand that We may not make certain payments and/or transfers if sufficient funds are not available in Your designated account. This authorization is in force until revoked by You or Us in writing and is subject to the terms of the Credit Union Membership Account Agreement.

Payments scheduled for non-business dates are processed on the next business day for one-time payments and on the previous business day for automatic payments. We recommend scheduling a payment at least five business days in advance to ensure that the service delivers Your payment to the merchant before the due date. It is then the merchant's responsibility to post the payment in a timely manner. For merchants not on the electronic network, You may want to have payment made more than five business days in advance so the merchant has ample time to actually post Your payment. We may modify, suspend or terminate access to the Online Banking services at any time for any reason without notice.

We may close any or all accounts if you abuse your account or fail to comply with any state or federal law or regulation.