



# TRUST ACCOUNT APPLICATION

**Please mail to:**  
Oakland University Credit Union  
3777 West Road • PO Box 1208  
East Lansing, MI 48826-1208

## REQUIREMENTS TO OPEN A TRUST ACCOUNT

To establish an account with OU Credit Union, each Grantor/Settlor (or all Trust beneficiaries) are required to maintain a primary membership on a personal account. You must furnish a notarized copy of the Certificate of Trust, which needs to define banking powers, indicate all Trustee(s) can act independently, and list all beneficiaries of the trust. All Trustees listed within the Trust Agreement must be on this Trust Account. We do not accept Testamentary, Charitable, or Investment Trust accounts or Trusts that list a Financial Institution as a Trustee.

**ACCOUNT #** \_\_\_\_\_

A **\$5.00 minimum deposit** into your Grizzly Saver is required to open your account.

## SECTION A - ELIGIBILITY

New Account  Add/Remove Trustee  Add Checking Account

Do all Grantors/Settlers or all trust beneficiaries have primary memberships with OU Credit Union?

- Yes (Account number(s) \_\_\_\_\_)  
 No

## SECTION B

## APPLICANT INFORMATION

### Trust Information

Name of Trust, as stated on the Certificate of Trust			Date of Trust		SSN/EIN	
Mailing Address Street/Apt. or PO Box				City		State ZIP Code

### Trustee #1 Information **Citizenship Status** U.S. Citizen Resident Alien (permanent resident) Nonresident Alien (temporary resident)

Name First Middle Last			Physical Address – Street/Apt. <input type="checkbox"/> Own <input type="checkbox"/> Rent		City		State	ZIP Code
Mailing Address (If different than physical address) – Street/Apt. or PO Box				City		State	ZIP Code	
Mobile Phone*		Other Phone*			Mother’s Maiden Name			
Date of Birth	Social Security No.		Driver’s License/Passport or Other Documentation/ID		State of Issue	Date of Expiration		
Email Address*			Employer/Previous Employer		Date Employed			
Occupation			Employment Status		Monthly Gross Income			

### Trustee #2 Information **Citizenship Status** U.S. Citizen Resident Alien (permanent resident) Nonresident Alien (temporary resident)

Name First Middle Last			Physical Address – Street/Apt. <input type="checkbox"/> Own <input type="checkbox"/> Rent		City		State	ZIP Code
Mailing Address (If different than physical address) – Street/Apt. or PO Box				City		State	ZIP Code	
Mobile Phone*		Other Phone*			Mother’s Maiden Name			
Date of Birth	Social Security No.		Driver’s License/Passport or Other Documentation/ID		State of Issue	Date of Expiration		
Email Address*			Employer/Previous Employer		Date Employed			
Occupation			Employment Status		Monthly Gross Income			

### Trustee #3 Information **Citizenship Status** U.S. Citizen Resident Alien (permanent resident) Nonresident Alien (temporary resident)

Name First Middle Last			Physical Address – Street/Apt. <input type="checkbox"/> Own <input type="checkbox"/> Rent		City		State	ZIP Code
Mailing Address (If different than physical address) – Street/Apt. or PO Box				City		State	ZIP Code	
Mobile Phone*		Other Phone*			Mother’s Maiden Name			
Date of Birth	Social Security No.		Driver’s License/Passport or Other Documentation/ID		State of Issue	Date of Expiration		
Email Address*			Employer/Previous Employer		Date Employed			
Occupation			Employment Status		Monthly Gross Income			

\*You authorize us to contact you, including by electronic or automated means, such as emails, autodialed and prerecorded calls, and text messages.

**SECTION C**

**ACCOUNT SERVICE SELECTION**

**By checking below, I/we agree to apply for/request the selected services:**

**Checking Options**

24/7 access, free ATM access, free Bill Payment, direct deposit, and eStatements

**TOTALLY GOLD CHECKING ACCOUNT**

Please note: Totally Gold Checking requires a Visa Debit Card, eStatements/eNotices, ComputerLine® access, and direct deposit if available. To consent to receiving eStatements, eNotices, and other electronic correspondence, you will need to log in to your account via ComputerLine or the mobile app and follow the prompts. If you do not complete your consent within 45 days, or if you decline eStatements or eNotices, your Totally Gold Checking will be converted to a Classic Checking.

**Classic Checking Account** — Paper statements

**Money Market Checking Account** — Earn dividends, paper statements

**Debit Card** — # of Visa Debit Cards \_\_\_\_\_

**Savings Options**

**Savings Builder<sup>SM</sup>** — Reverse-tiered account (lower balances earn higher dividends). Checking account required.

**Insured Money Management Account (IMMA)** — Earn higher dividends on balances over \$2,000.

**Certificate (check all terms that apply)** — Earn fixed dividends that are higher than traditional savings accounts.

- 3 months**                       **2 years**
- 6 months**                     **3 years**
- 1 year**                          **4 years**
- 1 Year Add-On**                **5 years**

**SECTION D**

**MEMBERSHIP AND ACCOUNT AGREEMENT**

**IRS Certification:** I certify under penalty of perjury that: (1) the Taxpayer Identification Number (Social Security number or Employer Identification Number) in Section B of this document is correct; (2) I am a U.S. citizen or other U.S. person (including a U.S. resident alien); (3) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the 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. Please cross out any section that does not apply.

By signing below, I/we hereby apply for an OUCU Trust Account in my/our name(s) as Trustee(s) for the Legal Trust, and agree to abide by the bylaws and amendments of Michigan State University Federal Credit Union ("Credit Union"), operating under the trade name Oakland University Credit Union. By signing this document, I/we further acknowledge that I/we will be provided a copy of the Account Agreements and Disclosures (which consist of the Membership and Account Agreement, the Electronic Funds Transfer and Payment Services Agreement and Disclosure, the Electronic Correspondence Disclosure and Agreement, the Truth in Savings and Funds Availability Disclosure, the Certificate and IRA/HSA IMMA Disclosure, the Schedule of Service Charges, and the Privacy Policy) and all other disclosed terms and conditions applicable to each account or service that I/we open concurrently with this application, and I/we agree to be bound by those terms. I/we further understand and agree that I/we shall be bound by the terms and conditions of any other account or service that I/we may later open. If I/we are provided debit card(s), I/we acknowledge that I/we will read and maintain for my/our records the Visa Debit Card Agreement that will be provided to me/us and I/we will evidence my/our agreement to the conditions contained therein by my/our use of any card. With this application, I/we certify that the Grantor(s)/Settlor(s) and/or all the trust beneficiaries are members of the Credit Union. I/we hereby authorize the Credit Union to check my/our credit and employment history(ies) and to answer questions about the Credit Union's credit experience with me/us. I/we specifically authorize the Credit Union to access our credit reports, credit scores, and other financial history and I/we consent to the use of such information to process this application and determine whether I/we qualify for other products and services the Credit Union may offer me/us. I/we hereby authorize the release, by my/our Credit Union records custodian(s), of any information pertaining to my/our past and present financial status and any action pending or taken against me/us in the past. I/we authorize the receipt and exchange of credit information.

I/we hereby affirm that the authority to establish a Trust Account has been granted pursuant to a legally binding Trust agreement as evidenced by the Certificate of Trust, which accompanies this application and agreement. I/we agree that the terms of the Legal Trust agreement will be binding and that I/we assume responsibility for notifying Oakland University Credit Union of any changes to the Trust agreement as it relates to this account. I/we hereby agree that all Trustee(s) can act independently in regard to this account.

Oakland University Credit Union, OU Credit Union, is a trade name of Michigan State University Federal Credit Union (MSUFUCU). MSUFUCU remains the legal entity behind both brands, MSUFUCU and OU Credit Union. Your legal documents and Federal Reserve transactions will be listed in your account as MSUFUCU.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may ask for your driver's license or other identifying documents.

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

Trustee #1 Signature  \_\_\_\_\_, Trustee of the Trust identified in Section B above                      Date \_\_\_\_\_

Trustee #2 Signature  \_\_\_\_\_, Trustee of the Trust identified in Section B above                      Date \_\_\_\_\_

Trustee #3 Signature  \_\_\_\_\_, Trustee of the Trust identified in Section B above                      Date \_\_\_\_\_

**FOR OFFICE USE ONLY**

Membership approval \_\_\_\_\_

Date \_\_\_\_\_

Date approved \_\_\_\_\_

Account opened by (Employee ID #) \_\_\_\_\_

