



## 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 and eNotices, 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**

**3-60 months (designate term \_\_\_\_\_)**

## SECTION D

## MEMBERSHIP AND ACCOUNT AGREEMENT

**IRS Certification:** I certify under penalty of perjury that: (1) the number identified as the Social Security Number in Section B above is the correct taxpayer identification number (TIN); (2) I am a U.S. citizen or other U.S. person; (3) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been informed 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 OU Credit Union Representative Payee account 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 below, I/we further acknowledge that I/we will be provided a copy of the Account Agreements and Disclosures and all other disclosed terms and conditions applicable to each account or service that I/we open concurrently with this application and 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 I/we may later open. I/we expressly provide that I/we, as Representative Payee(s), will use any funds deposited to this account for the current or foreseeable needs of the Beneficiary. If I/we are provided a 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. 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 my/our credit reports, credit scores and other financial history and I 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 receipts and exchange of credit information.

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.**

Representative Payee's Signature , Representative of the Beneficiary identified in Section B above Date

2nd Representative Payee's Signature , Representative of the Beneficiary identified in Section B above Date

## FOR OFFICE USE ONLY

Membership approval  Date

Date approved  Account opened by (Employee ID #)