



# ESTATE ACCOUNT APPLICATION

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

## REQUIREMENTS TO OPEN AN ESTATE ACCOUNT

In order to establish an account with OU Credit Union, the deceased must have been an OU Credit Union member at the time of death or all beneficiaries of the Estate must have primary membership on a personal account with OU Credit Union. The Personal Representative of the Estate must provide Letters of Authority signed by the Probate Court Judge or Court Deputy/Clerk and an IRS-issued Employer Identification Number (EIN) for account opening.

ACCOUNT #

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

## SECTION A - ELIGIBILITY

☐ New Account ☐ Add Checking Account

ELIGIBILITY: The deceased must have been a member at OU Credit Union at the time of death to open an Estate account or all beneficiaries of the Estate must have primary membership with OU Credit Union.

Was the deceased a member at OU Credit Union on the date of their death?

☐ Yes Account number \_\_\_\_\_

☐ No

Please list all Estate beneficiaries, including the names of any persons or entities receiving funds or property:

_____	_____
_____	_____
_____	_____
_____	_____

## SECTION B

## ESTATE INFORMATION

Estate Name				
Mailing Address – Street/Apt. or PO Box		City	State	ZIP Code
Deceased Date of Birth	EIN	Letters of Authority Expiration Date		

### 1st Personal Representative 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./TIN	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		

### 2nd Personal Representative 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./TIN	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**☐ **1 Year**☐ **3 Years**☐ **6 months**☐ **1 Year Add-On**☐ **4 Years**☐ **9 months**☐ **2 Years**☐ **5 Years****SECTION D****MEMBERSHIP AND ACCOUNT AGREEMENT**

**IRS Certification:** I certify under penalty of perjury that: (1) the number identified as the EIN in Section B above is the correct Taxpayer Identification Number; (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 hereby apply for an OU Credit Union Estate 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 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 Disclosure, the Schedule of Service Charges, and the Privacy Notice) 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, as amended. 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. Any account opened in more than one name shall be a joint account with rights of survivorship. 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.

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

**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.**

1st Personal Representative's Signature \_\_\_\_\_, Personal Representative of the Estate identified in Section B above Date \_\_\_\_\_

2nd Personal Representative's Signature \_\_\_\_\_, Personal Representative of the Estate identified in Section B above Date \_\_\_\_\_

714 OU 5/25

**FOR OFFICE USE ONLY**

☐ Membership approval \_\_\_\_\_

Date \_\_\_\_\_

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

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

