

# MEMBERSHIP APPLICATION

Account Number: \_\_\_\_\_

I hereby make application for membership in the Gateway Metro Credit Union and agree to conform to its bylaws and amendments. I agree to the terms and conditions of any account I have in Gateway Metro, now or in the future. I understand and agree that the Credit Union may change those terms and conditions from time to time.

Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Sec. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_ Home Phone \_\_\_\_\_

Parent/Legal Guardian \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## DESIGNATION OF PAYABLE ON DEATH BENEFICIARY(IES)

I/We, \_\_\_\_\_ and \_\_\_\_\_ JTWRQS\* under the Nonprobate Transfers Law of Missouri (applicable only to the extent utilized herein) hereby designate \_\_\_\_\_ presently residing at \_\_\_\_\_

as the beneficiary(ies) on Acct. # \_\_\_\_\_ and as such, on death of the owner (or owners, if joint) any sums remaining on deposit not covered by a separate share agreement belong to the surviving payable on death beneficiary(ies).

If there is more than one payable on death beneficiary, this share account will be paid in equal shares. Any such payment, made by the Credit Union shall satisfy the requirements of this Payable on Death provision, without necessity of determining whether any other person shall have an interest in the account, unless the Credit Union has been served with process restricting payment on the account in accordance with the terms of such process.

This account shall, during the lifetime of the sole owner or joint owners, be his/her/their property and under his/her/their sole control and this Designation of Payable on death Beneficiary(ies) is revocable by being cancelled, changing pay on death direction, or otherwise dealing with this account as if there were no payable on death beneficiary. If there is more than one owner, all owners must consent to a revocation or change of beneficiary(ies).

This account: (1) is subject to the deduction from the account of all charges owing, withdrawals and the payment of all checks and drafts which clear this account in the regular course of business prior to a request by the pay-on-death beneficiary(ies) for payment; (2) includes all credits, interest and dividends earned on this account; (3) is not subject to any amendment or change by will or other separate agreement.

Owner(s) hereby grant a security interest in this account for all loans or other obligations whether jointly or individually made.

Owner: \_\_\_\_\_ Date: \_\_\_\_\_

Witness\*\* \_\_\_\_\_ Joint Owner: \_\_\_\_\_

\* JYWROS means Joint Tenants with Right of Survivorship, or, by the entirety from and after the marriage of the owners. This should be deleted if there is one owner. \*\* A beneficiary may not be a witness.

OVER ►

Instruction to Signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to 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 clause 2 of the certification you sign below

## CERTIFICATION AS TO TAXPAYER IDENTIFICATION AND BACKUP WITHHOLDING

I hereby certify, under penalty of perjury, that 1) the taxpayer identification number (listed on front) is correct and 2) that I am not subject to backup withholding either because I have not been notified 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.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## JOINT SHARE ACCOUNT AGREEMENT

The Gateway Metro Credit Union is hereby authorized to recognize any of the signatures subscribed hereto 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 said Credit Union that all sums now paid in on shares, or hereafter paid in on shares by any or all of said joint owners to their credit as such 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 said Credit Union from any liability for such payment. The joint owners also agree to change(s) in terms and conditions of the account as established by the credit union from time to time.

Owner(s) hereby pledge and grant a security interest in all or any part of this account for any and all loans or other obligations, whether jointly or individually made, or owed, and hereby agree that this account is subject to set-off any and all statutory lien(s).

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner Signature \_\_\_\_\_ Joint Owner Social Sec. # \_\_\_\_\_

Joint Owner Signature \_\_\_\_\_ Joint Owner Social Sec. # \_\_\_\_\_

DO NOT WRITE IN THIS BOX

FOR OFFICE USE ONLY

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

THIS ACCOUNT IS NON-TRANSFERRABLE

Membership Officer

LEGAL TITLE: \_\_\_\_\_

