

MASTER MEMBERSHIP APPLICATION

Type of Account (check all that apply)

Date:

Deposit	Credit	Amount/Limit Requesting _____ Term _____	
<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Money Market	<input type="checkbox"/> IRA CD <input type="checkbox"/> Club Account _____ <input type="checkbox"/> Add Joint _____	<input type="checkbox"/> Share Certificate <input type="checkbox"/> Vehicle <input type="checkbox"/> Line of Credit	<input type="checkbox"/> Credit Card <input type="checkbox"/> HELOC <input type="checkbox"/> 1st Mortgage <input type="checkbox"/> 2nd Mortgage <input type="checkbox"/> Signature _____

If you are applying for credit, you MUST complete this section.

MARRIED, APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. Any Joint applicant for credit will be considered a guarantor or co-signer if such person is not a credit union member. **Check the type of credit account you wish to apply for.**

Individual Credit – You must complete the applicant section about yourself and the joint applicant section about your spouse if: (1) You live in a community property state (AK, AX, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on you spouse's income as a source of repayment

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and joint applicant section. If you intend to apply for joint credit, you understand that the Credit Union may need to document any non-member as a guarantor/co-signer as explained above

I am applying for Joint Credit.

Applicant Signature _____ Joint Applicant Signature _____

Primary Member (Applicant)	Member No.	I.D. Type/No./State		
Name	Birth Date	Social Security No	Date Issued	Expiration
Mailing Address (Street, City, State, Zip)			Home Phone	Since (mo/yr)
Physical Address (Street, City, State, Zip)				
Password		E-Mail Address	Cell Phone (area code)	
Employer	Gross Monthly Income		Employer Phone	Since (mo/yr)
Employer Address (Street, City, State, Zip)				Second I.D.
How are you eligible for membership?				
<input type="checkbox"/> I am an existing member		<input type="checkbox"/> Relative of Member		
<input type="checkbox"/> Live, work, worship or attend school in River Region 15		<input type="checkbox"/> Marketing Code _____		
Name and Address of Relative Not Living With You				

Joint Owner 1 (Joint Applicant)	I.D. Type/No./State			
Name	Birth Date	Social Security No.	Date Issued	Expiration
Physical Address (Street, City, State, Zip)			Home Phone	Since (mo/yr)
Employer	Gross Monthly Income		Employer Phone	Since (mo/yr)
Employer Address (Street, City, State, Zip)				Second I.D.

Joint Owner 2 (Joint Applicant)	I.D. Type/No./State			
Name	Birth Date	Social Security No.	Date Issued	Expiration
Physical Address (Street, City, State, Zip)			Home Phone	Since (mo/yr)
Employer	Gross Monthly Income		Employer Phone	Since (mo/yr)
Employer Address (Street, City, State, Zip)				Second I.D.

Account Ownership		
<input type="checkbox"/> Individual	<input type="checkbox"/> POD	<input type="checkbox"/> Trust for Named Beneficiary (see reverse side of this application)
<input type="checkbox"/> Joint (with rights of survivorship)	*Payable on death (POD) option and overdraft coverage do not apply to this account	<input type="checkbox"/> Custodial <input type="checkbox"/> Estate

ACCOUNTS ARE NON-TRANSFERABLE

Account Services

Payroll Direct Deposit
 Payroll Deduction
 Chek Card
 ATM Card
 Other _____
 Overdraft Protection
 Jenny MAX
 myMAX Online Branch
 I authorize the Credit Union to cover overdrafts in my checking/savings account by automatically transferring the necessary funds from my Line of Credit Loan(s) or share savings. Transfers from Line of Credit are in \$25.00 increments. Transfers from Shares are in exact amounts. Select priority of which Overdrafts should be applied 1st and 2nd.
 Share/Savings _____ LOC _____
 Overdraft Protection is allowed from the Share/Savings and/or Line of Credit Loan within this member number.
 If this box is checked. I/We request the Credit Union to provide documentation electronically via email as specified on page 1, or the Credit Union's web site according to the Electronic Documentation provision of the Membership Account Agreements, which I/We acknowledge reading and agree to its terms.

Additional Joint Owners

		I.D. Type/No./State		
Name	Birth Date	Social Security No.	Date Issued	Expiration
Signature				
		I.D. Type/No./State		
Name	Birth Date	Social Security No.	Date Issued	Expiration
Signature				

Trust For Named Beneficiary

Beneficiary Name	Social Security No.	Beneficiary Name	Social Security No.
Trust Accounts will only be opened by the Credit Union if the Trust type and/or documentation presented to the Credit Union is in a manner acceptable to the Credit Union's underwriting policies. It is the member's responsibility to determine and understand the legal issues and effects related to this type of Account.			

Important IRS Information – TIN Certification

By signing herein, I certify in accordance with IRS W-9 instructions and under penalty of perjury, (1) that the number shown herein is my correct taxpayer identification number (or I am waiting for a number to be issued to me), (2) that unless designated below, 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 and (3). That, unless designated below, I am a U.S. person (including a U.S. resident alien). THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

I am subject to backup withholding
 I am exempt
 I am a foreign person other than a U.S. resident alien (complete IRS form)

Payable on Death Designation "P.O.D" – Provide the following information to designate a P.O.D. Beneficiary

Beneficiary Name	Relationship	Social Security No.	Ownership
Mailing Address (Street, City, State, Zip)			
Beneficiary Name	Relationship	Social Security No.	Ownership
Mailing Address (Street, City, State, Zip)			

Signatures

By signing below, I/We hereby make application for membership in the Credit Union and agree to subscribe for at least one share. In considering this application and /or request for financial services, I authorize the Credit Union to check my credit and employment history, to request and use reports regarding same, and to answer questions about its credit experience with me. I/We understand that knowingly and willfully providing false or misleading information to the Credit Union is a Federal criminal offense under Title 18 U.S.C. 1001. Further, I/We agree to conform to the Credit Union's rules, regulations, by-laws and policies, now in effect and as amended or adopted hereafter. I/We acknowledge receipt of the Credit Union's account agreements for the type of account(s) and service indicated in this membership application including, but not limited to, Truth-In-Savings Disclosure, Privacy Policy, Rate and Fee Schedules, Funds Availability Disclosure and Electronic Funds Transfer Disclosure which are incorporated into and made part of this application and agree to the terms and conditions set forth therein and to any amendments the Credit Union makes from time to time. If I requested and am approved for a Line of Credit, I/We also agree to be bound by the terms of the Credit Plan Agreement and acknowledge receipt of a copy of that Agreement. I/We promise to repay all loan advances received according to the terms. 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 your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.

Primary Owner Signature	Date	Joint Owner Signature	Date
Joint Owner Signature	Date	Joint Owner Signature	Date

FOR CREDIT UNION USE ONLY

Employee Name	SSN Issued	Deluxe Detect	Remarks
	Year	State	_____ No Record _____ No Retail
Employee Signature			

MEMBERSHIP AGREEMENT

The parties signing this Agreement (hereafter "You" or "Your") hereby authorize MAX Credit Union (hereafter "Credit Union", "We", or "Us") to establish this Share Account (hereafter "Account"). You agree you have read and agree to the terms and conditions of the Account. You hereby make application for membership in MAX Credit Union and agree to conform to its by-laws and amendments thereof, copies of which have been made available to you and subscribe for at least one (1) share. You certify that: You are within the field of membership for this Credit Union; the information provided on this application is true and correct; and your signature on this card applies to all accounts under your name at this Credit Union. You also agree to be bound to the terms and conditions of any account that you have in the Credit Union now or in the future. By signing this application you specifically authorize MAX Credit Union to check your credit and employment history and make whatever inquiries necessary in the course of establishing the accounts or reviewing their use.

YOU ACKNOWLEDGE RECEIVING COPIES OF THE TERMS OF THE SHARE, MAXI CHEK, ECONOMY CHEK, CLASSIC CHEK, ME CHECKING, PERFORMANCE CHEK, SHARE CERTIFICATE, PRIVATE RESERVE, PERFORMANCE MONEY MARKET, MAX ATM CARD, JENNY MAX, CHEKCARD AND MAX CREDIT UNION'S ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE EXPEDITED FUNDES AVAILABILITY DISCLOSURE, AND TRUTH-IN-SAVINGS DISCLOSURES. YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS SET FORTH IN THE ACCOMPANYING ACCOUNT AGREEMENTS.

You acknowledge that you have received, read and agree to be bound by the terms of each agreement for each member service offered. You understand the disclosures also apply to new accounts/services you may want in the future. Each such item is incorporated herein by reference. You acknowledge your receipt of money, goods, or services under the applicable agreement each time you use a service you have requested and each time you accept funds we place in any of you Credit Union accounts otherwise deliver to you or on your behalf.

NEGATIVE INFORMATION NOTICE: We may report information about your account to credit bureaus. Later payments, missed payments, or other defaults on your account may be reflected in your credit report.

SHARE ACCOUNT AGREEMENT

A specimen of your signature is shown on this card and the Credit Union is hereby authorized to act without further inquiry in accordance with writings bearing such signature. The Credit Union is authorized to supply an endorsement on any check or other instrument tendered to the Account and the Credit Union is hereby relieved of any liability in connection with collection of such items which are handled by the Credit Union without negligence, and the Credit Union shall not be liable for acts of its agents, sub-agents or others or for any casualty. Such funds can not be withdrawn until collected. Any amount not collected may be charged back to the Account, including any expense incurred; and any outside expense incurred relative to the Account may be charged to it. If you do not comply with the terms of this Agreement and we refer the matter to any attorney, you agree to pay the court cost and a reasonable attorney's fee. Life savings insurance is not provided on the Account. The Credit Union reserves the right to verify all endorsements on third party checks presented for deposit either in person or by comparison with member signature files.

In any insurance, government, or other check or draft requires another party's endorsement; the Credit Union may require that party's endorsement. If you cause the Credit Union a financial loss which we cannot recover, all services, privileges and dividends can be terminated. The Credit Union reserves the right to terminate the Account if par value of one (1) share is not maintained for two months. The terms of this agreement also apply to any Club account that you now have, or may open in the future.

JOINT SHARE ACCOUNT AGREEMENT

The 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. When more than one person signs this Agreement, the Account created will be joint ownership Account with the right of survivorship. If there are two or more remaining Account owners, when one owner dies the remaining owners will hold the Account as joint owners with the right of survivorship. Payment to any of you shall discharge the Credit Union from any liability for payment. You may pledge all or any part of the shares in the Account as collateral security to a loan or loans.

You agree with each other and the Credit Union that any and each of you have full rights of withdrawal from the Account and may withdraw all funds in the Account and close the Account. Such withdrawal and closing of the Account may have the effect of revoking the ownership rights of any other joint owners in the Account or the deposits therein. The Credit Union may, but is not required to require such owner withdrawing all funds from the Account to withdraw all funds in related accounts assigned to this membership share account. If such member opens another account with the proceeds from the closing of the Account no other joint owner shall have to have an interest, right or privilege in such now account of the assets thereof unless they become a joint owner on that account by request of the party opening the account and sign the related signature cards required by the Credit Union. Any withdrawal or closure of the Account shall not affect the validity of any statutory or consensual liens created by any or all joint owners to the Account or assets thereof or to any other related accounts of your assets. The right or authority of the Credit Union under this agreement to deal with any owner shall not be changed or terminated by any owner except by written notice to said Credit Union which shall not be effective until the Credit Union agrees to the change or termination. Any such change or termination shall not affect transactions theretofore made. You agree with each other that if any of you cause the Credit Union financial loss which we cannot recover, all services, privileges and dividends can be terminated. The Credit Union reserves the right to terminate the Account if par value of one (1) share is not maintained for two months. The terms of this agreement also apply to any Club Account that you have now, or may open in the future.

The parties signing this Agreement (hereafter "You" or "Your") hereby authorize MAX Credit Union (hereafter "Credit Union", "We" or "Us") to establish this Share Draft Account (hereafter "Account"). You agree that you have read and agree to the terms and conditions of the Account.

SHARE DRAFT ACCOUNT AGREEMENT

SHARE DRAFT ACCOUNT: The Credit Union is authorized to pay any share draft signed by any of you and to charge all such payments against the shares in this Account. The Credit Union is authorized to order personalized drafts (checks) on your behalf. The cost of said drafts may vary from time to time without notice and be deducted from the Account. This authorization covers the initial order of drafts and all subsequent order. Only share draft blanks and other methods approved by the Credit Union may be used to withdraw funds for the Account. The Credit Union shall have the right to require 7 days notice of the intent to make a withdrawal from this Account.

DIVIDENDS: Dividends, if declared on this type of account, shall be payable on the balance of this Account at the rate and in the same manner prescribed by the Board of Directors of the Credit Union. Any specified dividend rate may result in a lower effective yield based upon either account activity or the actual amount of shares on which the dividends will be paid.

FEES: You agree that fees on this Account shall be charged in accordance with the Truth-In-Savings disclosure provided to you, as it may later be amended, and said fee schedule is hereby incorporated as part of this Agreement. You agree to pay all such fees if you use the Account after the effective date of the amendment or if the Account is not closed prior to the effective date of the amendment.

PAYMENT: You authorize us to accept and pay any share draft, even if the share draft is presented for payment before its date, unless you notify the Credit Union of the postdating. Your noticed will be effective only if the Credit Union receives the notice in time for the Credit Union to notify its employees and reasonably act upon the notice (at least 1 business day) and you accurately describe the check, including the number, date, and amount. If a share draft is presented for payment and the amount of such share draft exceeds the fully paid and collected share balance in this Account, the Credit Union may assess an overdraft fee against you. The Credit Union shall incur no liability (except for its lack of good faith or failure to exercise ordinary care) for any action regarding the payment or nonpayment of a share draft regardless of whether you have a share balance in this Account sufficient to pay any share draft. In the event the Credit Union pays a share draft drawn on this Account, the Credit Union may charge this Account the amount of such share draft, even if the share draft is presented more than six months after its date.

PROVISIONAL PAYMENT: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry shall not be deemed to have paid you in the amount of such entry. Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you. We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

DEPOSITS: All non-cash items credited to this Account shall be credited conditionally subject to final payment and such items may be charged back, at any time until the proceeds thereof in money (U.S. Dollars) are received by the Credit Union. The Credit Union has the right to decline payment or to delay payment of any share draft drawn against such credits. The Credit Union shall not be obligated to notify you that a non-cash item has been dishonored or not otherwise collected. Any amount not collected may be charged back to the Account, including any expense incurred in the collection of a deposited item. If you do not comply with the terms of this Agreement and we refer the matter to an attorney, you agree to pay any court costs and a reasonable attorney's fee.

ACCOUNT STATEMENTS: You will be sent a periodic statement of all transactions and activity on the Account during the statement period. You are responsible for examining each statement and reporting any irregularities to the Credit Union. You agree that this statement is sufficient if it provides the item number, amount and date of payment. The Credit Union will not be liable for any forged or altered items drawn on or deposited to the Account unless you give written notice to the Credit Union of the forgery or alteration within thirty (30) days of the statement being mailed or delivered to you. You agree that any other objection to the Account statement shall be waived unless made in writing to the Credit Union before the 30th day following the day the statement is mailed or delivered to you. The Credit Union will not be liable for items forged or altered in a manner not detectable by the Credit Union through reasonable means.

SHARE DRAFTS: You understand that your original drafts will not be returned to you. The Credit Union will provide a copy of any paid share draft charged to this Account upon receiving a written request from you. The Credit Union may charge this Account for this service in accordance with the fees established by the Board of Directors. You agree that the Credit Union's retention of drafts does not alter or waive your responsibility to examine your statements or after the time limits for notifying the Credit Union of forgery, alteration, error or other objections.

ENDORSEMENT: You agree to indemnify the Credit Union from any loss due to an endorsement or other writing being placed on the share draft in an incorrect manner or place (under the Federal Reserve's Regulation CC or otherwise) before it is accepted for deposit by the Credit Union. If the Account is a joint account, each of you appoint the other his attorney with power to deposit in this Account funds of the other and for that purpose to endorse any instrument payable to the other or to both of you jointly. The Credit Union has the right to supply any missing endorsement, but is not required to do so. The Credit Union will only be responsible for recognizing the identification of the Account, the amount of the draft, and the information contained in the magnetic coding of the draft. The Credit Union will not be responsible for recognizing any other information on the draft, including conditions of payment. The Credit Union reserves the right to verify all endorsements on third party checks presented for deposit either in person or by comparison with member signature files. If an insurance, government or other check or draft requires another party's endorsement, the Credit Union may require that party's endorsement.

RETURNED ITEMS: If any item deposited in the Account is returned unpaid, each of you is jointly and severally liable to the Credit Union for the amount of the returned item and any other charges, regardless of who deposited or cashed the item or benefited from the transaction. If any joint owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the Account regardless of who contributed the funds to the Account.

STOP PAYMENTS: You may issue a stop payment order on share drafts from the Account which the Credit Union shall honor to the extent that there is reasonable time (which shall not be less than 2 business days) to honor the order. The stop payment order must be in writing and shall remain in force for 6 months unless terminated by the person who gave the stop payment order. You agree that unless you give the correct account number, share draft amount, and share draft number the Credit Union assumes no responsibility for stopping payment. If the Credit Union credits your Account after paying an item over a valid and timely stop payment order, you agree to assist the Credit Union if it takes legal action upon the item. You agree to hold harmless and indemnify the Credit Union against all claims, costs, attorney's fees, damages, and other expenses or losses which may be incurred by the Credit Union, its employees, or agents on account of a stop payment order.

SECURITY: You agree and acknowledge that the Credit Union has a statutory lien in all shares and dividends held in any accounts(s) from which you may make withdrawals (except IRA, SEP, KEOGH, or any other accounts which, if the statutory lien is exercised, would result in your loss of special tax treatment under the Internal Revenue Code) in the event of a failure to satisfy any outstanding financial obligation due and payable to the Credit Union, and the Credit Union may exercise this statutory lien without any further notice to a member.

JOINT ACCOUNTS: When more than one person signs this Agreement, the Account created will be joint ownership Account with the right of survivorship. If there are two or more remaining Account owners when one owner dies, the remaining owners will hold the Account as joint owners with the right of survivorship. Payment to any of you shall discharge the Credit Union from any liability for payment.

TERMINATION: The right or authority of the Credit Union under this agreement to deal with any owner shall not be changed or terminated by any owner except by written notice to the Credit Union which shall not be effective until the Credit Union agrees to the change or termination. Any such change or termination shall not affect transactions thereto fore made. All unused share drafts must be surrendered at time of termination by the member. If the Credit Union receives written notice of a dispute between Account owners, the Credit Union may require that all owners agree in writing to any transaction concerning the Account or require a court order to act. The Credit Union has the right to terminate the Account and all of its liability hereunder by mailing a check or draft for the balance of the Account to the address of any one of you.

DEATH OR INCAPACITY: You agree the Credit Union may pay a share draft after the death or incapacity of any owner of this Account unless the Credit Union has knowledge of the owner's death or incapacity and has had a reasonable opportunity, which shall be at least two (2) business days to act upon the knowledge.

NOTICE AND WAIVER: You agree that notice to any one of you shall constitute notice to all of you. All required written notices to the Credit Union shall become effective when actually received by the Credit Union. The Credit Union may waive or delay enforcing any of its rights under this agreement without losing the right to enforce such rights in the future.

AMENDMENTS: The Credit Union may amend this Agreement from time to time by sending you any advance written notice required by law. Your use of the Account or any service hereunder will indicate your agreement to the amendments. Any modification of this Agreement by you shall be binding only if agreed to in writing by the Credit Union. This Account is subject to such other items, conditions, rules, and requirements as the Board of Directors of the Credit Union may establish.

GOVERNING LAW: The interpretation and construction of this Agreement shall be governed by the Laws of the State of Alabama. The illegality of any particular provision of the Agreement shall not affect the validity of any other provision.