

DISCLOSURE INFORMATION

Joint Share Agreement (Not Transferable)

Viriva Community Credit Union is hereby authorized to recognize any of the signatures subscribed in the payment of funds or the transactions 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 heretofore or hereafter paid in on shares by any and 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(s) shall be valid and discharge said credit union from any liability for such payment.

The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time. Any and all said joint owners may pledge all or any part of the shares in this account as collateral security to a loan(s) from the credit union. The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transactions therefore made.

Viriva Community Credit Union's Minor Account Policy

Whenever shares of this credit union shall be issued in the name of any minor, or jointly in the name of a minor and any other person, the credit union may pay the dividends or earnings thereon, as well as the withdrawal value of such shares, to such minor without the assent of his/her parent or guardian. The receipt, acquittance or other action required by the credit union to be taken by the minor shall be binding upon such minor with like effect as if such minor were of full age and shall be a valid release to the credit union. The parent or guardian of such minor shall not, in his/her capacity as parent or guardian, have the power to attach or in any manner transfer any shares issued to, or in the name of, such minor.



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 for 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 or other identifying documents.

MISSION STATEMENT:

Viriva Community Credit Union provides financial services and guidance for the improvement of the financial well-being of our members throughout their lives. Since 1936, our primary goal has been to become our members' trusted financial partner by providing valuable services that our members need and want.



Viriva

Community Credit Union

Your financial partner... for life.

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Youth Services For Kids and Teens



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Financial Literacy for all ages



Treasure Savers Club for Kids ages 12 & under

Hey Kids!

You can have your very own Savings Account to save your allowance and birthday money! Join the *Treasure Savers Club* by opening a Savings Account with a **minimum deposit of \$5.00**. Not only will you be a very important member of Viriva Community Credit Union, you'll also be a member of the *Treasure Savers Club*!

You will receive a Treasure Savers package, which contains lots of fun stuff, including your very own Pirate Map Deposit Slips, Pencil and Stickers.

Upon your 13th birthday, you'll be automatically enrolled in our Money Masters Savings Club for Teens!



Treasure Savers Club for Kids

Money Masters Club for Teens ages 13 - 17

Prepare for your financial future by joining Viriva Community Credit Union's **Money Masters Club**. Your credit union will be here to assist you through all of life's journeys, including your first Checking Account and Credit Card. We'll also be here as a trusted resource when you're ready to buy your first car!



Money Masters Club Exclusives:

- Financial Education
- A Guide to Money
- Triannual Newsletters
- Scholarship Opportunities

\$50 Quarterly Prize Drawing

Submit a raffle slip with each deposit you make of \$25.00 or more for a chance to win the \$50.00 quarterly prize drawing. **Raffle slips will be included in your New Account Packet.**

Money Masters Club for Teens

Youth Membership Application

Primary Accountholder (Youth Member):

Please check one:

- Kids Club (under 13) Teens Club (under 18)

Name: _____

Birth Date: _____

Social Security #: _____

Address: _____

Joint Accountholder (Parent/Guardian/Other):

Joint Owner Name: _____

Joint Social Security #: _____

Your CU Account Number: _____

Phone: _____

What is your relationship to the member?

- Parent Grandparent Other: _____
- Sibling (must be age 18 or older) Guardian

I acknowledge receiving a copy of the Agreements and Disclosures related to my account and I promise to be bound by the applicable terms and conditions of those Agreements and Disclosures. (Parent/Guardian as Joint Owner/Minimum Deposit Required is \$5.00). The par value of each share for members is \$5.00.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (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, and (3) I am a U.S. person (including a U.S. resident alien).

Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Signature (minor): _____

Joint Signature: _____

Date: _____

CU Use Only: Acc. # _____ SF/MC: _____