



(888) 354-6228
www.orangecountyscu.org

Account Application

Account Information			
If I am not currently a Member, I hereby make application for Membership in Orange County's Credit Union and agree to conform to its bylaws the terms and conditions of the Account Agreement and Truth in Saving Disclosures (which are herein incorporated by this reference as if set forth in full) and authorize the Credit Union to gather on a periodic basis whatever checking account, credit, and employment information the Credit Union deems appropriate. This application supersedes all prior applications for this account.			
Name (Primary)		Account Number	Identification
Address(Physical)			
Mailing Address (If the same as above, leave blank)			
Home Telephone Number	Cell Phone Number	e-Mail Address	
Employer Name		Occupation	Work Telephone Number
Membership Eligibility			Birth Date

Joint Owner(s) Information			
Name (Joint)		Social Security	Birth Date
Address(Physical)			
Mailing Address (If the same as above, leave blank)			
Home Telephone Number	Cell Phone Number	e-Mail Address	
Employer Name		Occupation	Work Telephone Number
Joint on Share Number(s)			Identification
Name (Joint)		Social Security	Birth Date
Address(Physical)			
Mailing Address (If the same as above, leave blank)			
Home Telephone Number	Cell Phone Number	e-Mail Address	
Employer Name		Occupation	Work Telephone Number
Joint on Share Number(s)			Identification

Beneficiary Information		
Beneficiary Name	Social Security	Birth Date
Address(Physical)		
Beneficiary on Share Number(s)		
Beneficiary Name	Social Security	Birth Date
Address(Physical)		
Beneficiary on Share Number(s)		

Product Type

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.

REQUEST FOR SOCIAL SECURITY NUMBER OR TAXPAYER IDENTIFICATION NUMBER

- Under penalties of perjury, I certify that the taxpayer identification number below is correct, and
- Check the box if you are NOT subject to backup withholding ☐

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 not 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
- I am a U.S. person (including a resident alien).

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding
- I am exempt from FATCA reporting.

Enter your Social Security Number

Signature _____

Date _____

Signature _____

Date _____

Signature _____

Date _____

Orange County's Credit Union
Overdraft Protection Plans through Linked Accounts and/or Line of Credit

Member Name:	Membership Number:	Checking Account Suffix/Share ID:
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OVERDRAFT PROTECTION PLANS THROUGH LINKED ACCOUNTS AND/OR LINE OF CREDIT^{1,2}
(Not Available on Access Checking Account)

We offer optional overdraft protection plans that you may apply for to have funds from your linked Credit Union account(s) or personal line of credit used for overdraft protection on your checking account. If you apply and qualify for these optional services, we will look first to these services for overdraft protection before applying our Courtesy Pay Program when your checking account is overdrawn. This may save you money on the total fees you pay us for overdraft protection. Under a linked account, your checking account is connected to another account, such as a savings account, so as to automatically transfer available funds from the other account to the checking account as needed to cover overdrafts. Under a linked line of credit, you automatically borrow available funds on your personal line of credit, up to your credit limit, and have them transferred to your checking account as needed to cover overdrafts. Additional transfer limits and other requirements and restrictions may apply.

¹ Access Checking Accounts are not eligible for Overdraft Protection Plans through linked account(s) and/or line of credit.

² Additional terms and conditions apply and can be found in the Account Agreement, Truth-In-Savings, and Electronic Funds Transfer Disclosure Agreement, Line of Credit Agreement and Disclosures, and Schedule of Fees and Charges. Terms and conditions subject to change with reasonable notice as required by law.

OVERDRAFT PROTECTION PLANS THROUGH LINKED ACCOUNTS AND/OR LINE OF CREDIT
AUTHORIZATION FORM
(Not Available on Access Checking Account)

By completing and signing the section below: (a) You authorize the Credit Union to link your account(s) and/or approved and active personal line of credit set forth below (Account(s) and Line of Credit) to your checking account designated above (Checking Account) and to cover overdrafts on your checking account by transferring available funds from your linked Account(s) and/or Line of Credit in the order indicated below; and (b) You agree to the applicable terms and conditions set forth in the Overdraft Protection Plans through Linked Accounts and/or Line of Credit section of this document.

The Credit Union is authorized to transfer funds from the following Account(s) or Line of Credit in the following order:		
Order Number:	Account Number:	Suffix/Share ID:
1		
2		
3		
4		

Signature	Date
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