

# How To Open Your Checking Account

1. Complete both sides of this Signature Card. If you also want a VISA Debit Card at no additional charge, check the appropriate box below.
2. Complete the Checking Account Initial Deposit Section. Mail your initial deposit with this application (see minimums below).
3. Complete the Check Order Form with the information you would like on your checks.
4. The Pay-on-Death Beneficiary is optional.
5. Read the important information on Telephone Transfers and Overdrafts.

It's as easy as that. We'll send you your Hollywood Dreams Checks in about two weeks. Starter checks are available at any FIRST ENTERTAINMENT branch. If you request a VISA Debit Card, processing takes about two weeks. For security purposes, your card and Personal Identification Number (PIN) will be mailed separately.

## 1. Checking Account Signature Card

OFFICE USE ONLY		
Date _____	<input type="checkbox"/> New	<input type="checkbox"/> Change
Account Number _____	Look-Up Number _____	EQFX Info _____

By signing below I/we agree to be bound by the terms and conditions of the Checking Account Agreement and Truth-in-Savings Disclosure provided by FIRST ENTERTAINMENT CREDIT UNION and understand that they may be amended from time to time. Should I/we request an access card(s), I/we agree to be bound by the terms contained in the Electronic Services Agreement, Automated Teller Agreement and the Loan Agreement/Disclosure if applicable, which will be provided to me when my access card(s) is validated. I/we understand that all terms and conditions associated with Share, Checking and Loan Accounts apply to the FIRST ENTERTAINMENT ATM and VISA Debit Cards. I/we authorize the credit union to conduct ChexSystem reviews of my/our account history, and/or obtain a credit report. In addition, I/we understand that if the ATM or VISA Debit Card Personal Identification Number (PIN) is disclosed to anyone, they will have access to all accounts identified with my/our account number.

Choose one:  Value Checking (min. \$25)

Advantage Checking (min. \$100)  Teen Checking (min. \$1)

Optional: Choose VISA Debit Card

I would like a VISA Debit Card  Extra card for joint tenant

Name (please print) \_\_\_\_\_ Social Security Number \_\_\_\_\_

Driver's License Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

**X** \_\_\_\_\_ ( ) \_\_\_\_\_

Signature \_\_\_\_\_ Phone \_\_\_\_\_

Joint Tenant (Authorized User) Name \_\_\_\_\_ Social Security Number \_\_\_\_\_

Driver's License Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

**X** \_\_\_\_\_

Joint Tenant Signature \_\_\_\_\_

## 2. Checking Account Initial Deposit

Please include appropriate minimum deposit, see amounts listed above

Deposit the enclosed check(s) \$ \_\_\_\_\_

Transfer funds from my credit union \_\_\_\_\_

Prime Savings Account \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

(please describe) \_\_\_\_\_

**Total Deposit** \$ \_\_\_\_\_

## 3. Check Order Form

Hollywood Dreams Checks issued unless otherwise requested.

Check if address change.

\_\_\_\_\_  
Name (please print)

\_\_\_\_\_  
Joint Tenant Name if applicable

\_\_\_\_\_  
Address

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

( ) \_\_\_\_\_

Phone \_\_\_\_\_ Starting number for checks (101 or above)

\_\_\_\_\_  
OPTIONAL Driver's License Number (will appear on checks)

## 4. Optional Pay-on-Death (P.O.D.) Beneficiary Designation

Distribution will be made equally unless indicated differently below. (Between P.O.D. beneficiaries, there is no right of survivorship.)

1. \_\_\_\_\_ %

Name of P.O.D. Beneficiary Social Security Number Distribution

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

2. \_\_\_\_\_ %

Name of P.O.D. Beneficiary Social Security Number Distribution

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

3. \_\_\_\_\_ %

Name of P.O.D. Beneficiary Social Security Number Distribution

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

## 5. Important Information

If you use Telephone Transfers and Overdrafts

Due to federal regulation we limit the total number of overdrafts and/or telephone transfers from each Prime or special purpose savings account to SIX PER MONTH. In order to reduce the number of overdrafts, all overdrafts from a savings account will be in \$100 increments or balance in the account, whichever is less.

After the sixth such transfer in one month, all checks for which there are insufficient funds in the account may be returned unpaid. You may guard against insufficient funds in your account if you have your Personal Line of Credit (PLOC) as an overdraft source. Your PLOC must have credit available to provide overdraft protection. The total number of overdrafts and/or telephone transfers from your Personal Line of Credit are not limited and will be in \$1.00 increments.

We strongly urge you to keep sufficient funds in your Checking Account to cover the checks written. This can be done by making deposits to this account at the credit union or any credit union owned ATM. Payroll deductions can also be made directly to your Checking Account. If your employer offers this service, you can arrange for payroll deposits by contacting the credit union.

You may transfer funds in-person or by written request among Savings Accounts or to your Checking Account with no limit as to amount or frequency. You may only make transfers between separate accounts by written request or in-person.