



Membership Application for a Minor

For Office Use Only
Access No.
Share Savings No.

Minor's Eligibility	
Family Affiliation <input type="checkbox"/> Navy <input type="checkbox"/> Marine Corps <input type="checkbox"/> Army <input type="checkbox"/> Air Force <input type="checkbox"/> Coast Guard <input type="checkbox"/> Other	
Name of Member Through Whom Minor is Eligible	Member's Access No.

Minor's Information			
<input type="checkbox"/> Male <input type="checkbox"/> Female	Name: First	MI	Last Suffix
Current Address: Street <i>Cannot Be a Post Office Box</i>		City	State Zip Code
Mailing Address: Street <i>If Different from Above Address</i>		City	State Zip Code
Date of Birth (Mo., Day, Yr.) — — —	Social Security No. — — —	Home Phone No. ()	Cell or Other Contact No. ()
E-mail Address <i>Required for Navy Federal Online® (NFO) Access</i>		Minor's Relationship to Sponsor <input type="checkbox"/> Sibling <input type="checkbox"/> Child <input type="checkbox"/> Grandchild	

Products And Services						
Sign me up for the following:						
<input checked="" type="checkbox"/> Share savings/membership account		<input type="checkbox"/> Checking account (Minor must be 14 years of age or older.)				
<input type="checkbox"/> CUCARD® (ATM access only)		<input type="checkbox"/> Visa® Check Card (Provides point of sale and ATM access. Requires checking account.)				
<input type="checkbox"/> For Minor <input type="checkbox"/> For Joint Owner 1 <input type="checkbox"/> For Joint Owner 2		<input type="checkbox"/> For Minor <input type="checkbox"/> For Joint Owner 1 <input type="checkbox"/> For Joint Owner 2				
Features	Pays Dividends	ATM Fee Rebates <i>(PLUS® System transaction charges)</i>	Web Bill Pay	Minimum Balance to Open	Service Fee <i>per statement period</i>	Check Writing Privileges <i>per statement period</i>
Campus Checking <i>For full-time students ages 14-22</i>	Yes	Up to \$10 per statement period	Free	None	None	5 per statement period; 25¢ per check over 5
<input type="checkbox"/> Navy Federal Online Account Access <i>(View only access for Minor until 14 years old)</i>						
For more information, visit navyfederal.org.						

Joint Owner 1 <i>(Must be 18 years old or older and will be on savings and checking)</i>						
<input type="checkbox"/> Male <input type="checkbox"/> Female	Name: First	MI	Last	Suffix	Date of Birth (Mo., Day, Yr.) — — —	
Current Address: Street		City	State	Zip Code		
Driver's License or Government-Issued ID No.			State	Expiration Date (Mo., Day, Yr.) — —	Social Security No. (ITIN) — —	
E-mail Address <i>Required for Navy Federal Online (NFO) Access</i>					Home Phone No. ()	
Employer's Name					Cell or Other Contact No. ()	
Employer's Address: Street		City	State	Zip Code	Office Phone No. ()	
Type of Business	Job Title			No. of Years		
Other Source(s) of Income <i>(Stocks, alimony, pension, etc.)</i>						

NFCU 97MI (12-09)




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Joint Owner signature areas must be completed. Complete and sign on the reverse.

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Sob Code	Emp. No.






Joint Owner 2 <small>(Optional/Must be 18 years old or older and will be on savings and checking)</small>					
<input type="checkbox"/> Male <input type="checkbox"/> Female	Name: First	MI	Last	Suffix	Date of Birth (Mo., Day, Yr.) — —
Current Address: Street		City		State	Zip Code
Driver's License or Government-Issued ID No.		State	Expiration Date (Mo., Day, Yr.) — —		Social Security No. (ITIN) — —
E-mail Address <small>Required For Navy Federal Online (NFO) Access</small>				Home Phone No. ()	
Employer's Name				Cell or Other Contact No. ()	
Employer's Address: Street		City		State	Zip Code
Type of Business		Job Title		No. of Years	
Other Source(s) of Income <small>(Stocks, alimony, pension, etc.)</small>					

<p>The survivorship designation on my membership/share savings account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account.</p> <p><input type="checkbox"/> Joint account with survivorship (On the death of an account owner, the deceased shares pass to the surviving owner.)</p> <p><input type="checkbox"/> Joint account – no survivorship (On the death of an account owner, the deceased shares pass to the estate.)</p>	Signature of Minor <small>(If Minor cannot sign or make mark, Joint Owner must sign for Minor)*</small> 
	Signature of Joint Owner (1) 
	Signature of Joint Owner (2) 

*(For example, Joseph Smith, by John Smith, Father.)

Agreement and Payee Designation Not Valid Without Signature of Member-Owner.

Disclosure and Agreement <small>(Please read and sign below to complete application)</small>	
<p>Guidelines for Minor's Accounts:</p> <p>By completing this application, a membership/share savings account will automatically be opened for a Minor at any age; however, the Minor must have a Social Security number. A checking account may be opened for a Minor 14 years of age or older. A Joint Owner (who is 18 or older) is required on both the share savings and checking accounts until the Minor reaches the age of 18. The Joint Owner cannot have had a checking account closed due to abuse. Campus Checking accounts convert to e-Checking accounts on the member's 22nd birthday. When this occurs, the terms of the e-Checking account will apply. You will be notified of this change; please see Navy Federal's current <i>Schedule of Fees and Charges</i> for important account information. A CUCARD for the Minor may be issued at any time; however, the Joint Owner must make the request. A Visa Check Card can be issued for the Minor if a checking account has been opened and the Joint Owner requests it. A Visa or MasterCard® credit card cannot be issued for the Minor until 18 years of age. Access to <i>Navy Federal Online</i> will be "view only" until the Minor is 14 years of age. Immediate adult family member is defined as a person 18 years of age or older and includes parents/legal guardians, siblings, grandparents and all step, foster or adoptive relationships.</p> <p>Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including Joint Owners and authorized signers. <i>What this means for you:</i> When you open an account, we will ask you 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. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification.</p> <p>By signing below I acknowledge that I am accepting responsibility for the proper maintenance of the Navy Federal account(s)/service(s) listed on this application, and agree to abide by the terms and conditions disclosed. These terms and conditions are in accordance with applicable state and federal laws and are provided in the disclosure agreement.</p>	
Signature of Joint Owner (1) 	Date (Mo., Day, Yr.) — —
Signature of Joint Owner (2) 	Date (Mo., Day, Yr.) — —
<p>Under penalties of perjury, I certify that (1) the SSN/ITIN provided on this form is correct, (2) I am not subject to backup withholding, and (3) I am a U.S. citizen or U.S. resident alien unless I have checked the box below. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.</p> <p><input type="checkbox"/> By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.</p>	
Signature of Minor <small>(If Minor cannot sign or make mark, Joint Owner must sign for Minor)*</small> 	Date (Mo., Day, Yr.) — —

*(For example, Joseph Smith, by John Smith, Father.)

Account Funding
A \$5.00 deposit is required to establish membership. You can make the deposit at a branch near you or mail your deposit check or money order with this application to Navy Federal, PO Box 3000, Merrifield, VA 22119-3000.