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ADD/REMOVE JOINT OWNER

Member #: _____ Account #: _____
 Account #: _____ Account #: _____
 Account #: _____ Account #: _____
 Account #: _____ Account #: _____

USA Patriot Act 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 opening an account. Hiway Credit Union® will verify certain information as required by Federal law.

Section A: Member Information

First Name:	MI:	Last Name:	Soc. Sec. #/TIN:
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Section B: Add a Joint Owner (A legal adult/guardian is required as a Joint Owner when the Member is a minor)

Add Joint			
First Name:	MI:	Last Name:	
Soc. Sec. #/TIN:	DOB:	Mother's Maiden Name:	
ID Type:	Driver's License	State ID	Passport Other ID*:
ID#:	Expiration Date:	Issuing State/Country:	
Address: (Cannot accept P.O.Box)			
City:	State:	Zip:	
Cell #:	Home #:	Work #:	
E-mail :	Employer:		
Occupation:	Length of Employment: Yrs.		Mos.
Rent Own Live with Relatives Other	Mo. Mtg/Rent: \$	Length at Residence: Yrs. Mos.	

*Must be a form of government-issued unexpired photo identification.

Section C: Certification of Account Information

Minnesota law requires the joint owner to complete the following information before opening a share draft or checking account:

1. Within the last twelve (12) months, has anyone on this application had a transaction or checking account at this or another financial institution?
No Yes If yes, where? _____
2. Within the last twelve (12) months, has anyone on this application had a checking account closed by a financial institution without their consent?
No Yes If yes, why? _____
3. Within the last twenty-four (24) months, has anyone on this application been convicted of a criminal offense because of the use of a check or other similar item?
No Yes

A joint owner who provides false information regarding the above questions is guilty of perjury pursuant to Minn. Stat. 48.512.

Section D: Additional ATM or Debit Card(s) (Two ATM/Debit Cards can be issued per account.)

Order an ATM Card for: Member Joint
 Order a Debit Card for: Member Joint

Section E: Authorized Signatures and Agreement to Terms

By signing below, you acknowledge receipt of and agree to the terms All About Your Accounts disclosure, Privacy Policy, Rates Schedule and the Service Fee Schedule concerning the account. You certify, under penalty of perjury, that all information given on this form is true and correct. Designating a Joint Owner will create joint tenancy ownership rights with rights of survivorship. You as the member may, at any time, without consent of joint owner(s), close the account, add a joint owner or POD beneficiary or remove the name of any or all joint owners or POD beneficiaries by written notice to Hiway. Any monies may be deposited or withdrawn, subject to the bylaws and rules of Hiway, upon any one of the authorized signatures. By signing below, you also agree to allow Hiway to check your credit and employment history at any time to answer questions about your credit experience. You acknowledge that we may share information pertaining to your accounts with credit bureaus and others as allowed under applicable law.

Suspension of electronic services and access to share or deposit accounts. By signing below, you understand and agree that we may suspend some or all electronic services, Debit/ATM cards and access to your other account(s) if you become delinquent on any of your loan or deposit obligations to us or you cause a loss to us, in accordance with applicable law. We shall not be liable to you in any regard in connection with such suspension of services.

Security Interest: All present and future deposits into your accounts will secure any and all obligations that you owe the Credit Union, including fees and charges as well as loans and credit cards that you have with us.

If the member requesting changes is a MINOR, the Joint Owner of the account must be a legal guardian/adult, and is responsible for ALL TRANSACTIONS on this account. Until the minor turns the age of 18, the Joint Owner must authorize any change to the account.

X _____ X _____
 Member's Signature Date Joint Owner's Signature Date

Section F: Remove Joint Owner

Remove Joint

First Name:

MI:

Last Name:

X

Member's Signature

Date

X

Joint Owner's Signature

Date

(Only required when Member is CHANGING Joint Owner and the Member is a minor)

CU USE ONLY

CU Employee:	Teller #:	Date:	Notes:
Joint Verification	Type of ID:		
State Issued:	Date Exp. / Issued:		
CB QF DP OFAC			