I want to make the switch!

VENTURA COUNTY CREDIT UNION

To join Ventura County Credit Union and open a practical and economical checking account, complete this form and mail it to us at PO Box 6920, Ventura, CA 93006, or bring it to any VCCU office. Questions? Call 805/ 477-4000 or 800/ 339-0496

Please enclose a copy of your Driver License and Social Security card and those of your joint owner if applicable.

☐ Individual Account

Member Owner's Name	
Address:	
City	
State/Zip	
Day Phone	
Evening Phone	
Email	
Date of Birth	
Mother's Maiden Name	
Social Security Number	
Driver License Number	
Expiration/Issue Date	
Employer	
Occupation	

☐ Joint Account (If yes, please complete the information below)

Joint Owner's Name	
Address:	
City	
State/Zip	
Day Phone	
Evening Phone	
Email	
Date of Birth	
Mother's Maiden Name	
Social Security Number	
Driver License Number	
Expiration/Issue Date	
Employer	
Occupation	

☐ **Sign me up for the VCCU Checking Package including: Visa Debit/ATM Card, FREE Home Banking and FREE Bill Pay.**

☐ **Automatic overdraft protection**

You may add overdraft protection from your savings or line of credit or opt in to receive full Courtesy Pay protection. Please specify the order you prefer these options to be used by numbering the following:

___ Courtesy Pay ___ AdvantageLine line of credit (upon approved credit) ___ Regular Share Savings

With Standard Courtesy Pay overdraft protection we authorize and pay overdrafts for the following types of transactions:
- Checks and other transactions made using your checking account number
- Automatic bill payments

What is not included in the standard overdraft protection:
- ATM transactions
- Non recurring Debit card transactions

To Opt-in for full Courtesy Pay protection, please call our Member Service Call our Call Center at 805/ 477-4000 or 800/ 339-0496 between 8am and 5pm Monday through Wednesday or 8am and 6pm Thursday and Friday.

You will automatically be sent your first box of VCCU checks within two weeks of receiving your request. Line of credit subject to credit approval. I/We authorize the credit union to obtain credit information as deemed necessary to process my/our request for a Debit/ATM Card. I/We by submitting this application agree to review the checking account and/or check card disclosure and abide by the terms and conditions of the agreement(s). To be a VCCU member, you must live, work or attend school in Ventura or Santa Barbara Counties, or be employed by a Select Employee Group served by VCCU. **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 license or other identifying documents. **ADDITIONAL TERMS AND CONDITIONS** You hereby authorize Us to recognize any of the signatures subscribed in this Agreement in the payment of funds or the transaction of any business for the Accounts. The joint owners of the Accounts hereby agree with each other and with Us that all sums now, whenever paid into the Accounts by any or all of the joint owners to the credit of the 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 or survivors shall be valid and discharge Us from any liability for such payment. Any or all of the joint owners may pledge all or any part of the shares in the Accounts as collateral security to a loan or loans. 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 Us which shall not affect transactions made prior to such notice. Checks cashed against this Account are subject to collectability from this Account if returned unpaid. **LIEN IMPRESSMENT AND SET-OFF** You agree that We may impress and enforce a statutory lien upon Your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to setoff any of Your money or property in Our possession against any amount You owe Us. The right to set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax deferred deposit You may have with Us. If Your Account is owed jointly, Our right of off-set and Our impressed lien extends to any amount owed to Us by any of the joint owners. **TAXPAYER IDENTIFICATION AND BACKUP WITHHOLDING** Under penalties of perjury, You certify (1) that the number shown on this form is Your correct taxpayer identification number and (2) that You are not subject to backup withholding either: because You have not been notified that You are subject to backup withholding as result of a failure to report all Interest dividends, or the Internal Revenue Service (IRS) has notified You that You are no longer subject to backup withholding, and (3) You are a U.S. person (including a U.S. resident alien). **INSTRUCTION TO SIGNER** If You have been notified by the Internal Revenue Service (IRS) that You are subject to backup withholding due to payee underreporting and You have not received a notice from the IRS that the backupwithholding has terminated, You must strike out the language in part (2) of the statement above. DO NOT STRIKE OUT ANY MATERIAL UNLESS YOU ARE SUBJECT TO BACKUP WITHHOLDING BY THE FEDERAL GOVERNMENT. **CERTIFICATION IF AWAITING NUMBER** Under penalties of perjury, You certify (1) that a taxpayer identification number has not been issued to You and that You mailed or delivered an application to receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office (or You intend to mail or deliver an application in the near future), and (2) that You are not subject to backup withholding. You understand that if You do not provide a taxpayer identification number to the Credit Union within 60 days the Credit Union is required to withhold 30 percent of all reportable payments thereafter made to You until You provide a number.*The IRS does not require your consent to any provisions other than the backup withholding and TIN certifications.*

Member Owner's Signature _____ **Joint Owner's Signature** _____

Date _____ **Date** _____

NCUA

EQUAL HOUSING OPPORTUNITY