



VSECU

Vermont State Employees Credit Union
For assistance, contact a Member Service Consultant
at 802/800 371-5162 or info@vsecu.com

ACCOUNT CARD INSTRUCTIONS

The Account Card is a multipurpose card and can be used to open several accounts. Please follow the instructions below:

Account Type: Indicate which account(s) you wish to open

For all owners of the account(s) please provide a copy of a valid driver's license or two of the following: valid employer ID card, a major non-expired credit card with your name or a current utility bill with your name and current address.

TIN Certificate and Backup Withholding: Read and check applicable box if you are subject to backup withholding, exempt, or not a US citizen. Otherwise, leave blank.

Member Application and Information: Complete with primary account owner information.

Authorization: Read and sign. (If multiple owners, all must sign)

Account Services: Check applicable box(s) if you would like more information on any of the services listed.

Account Ownership: If you wish to have a joint owner(s), complete with joint owner's information.

Account Designations: Check applicable box and complete information if you wish to name a payable on death beneficiary or open a Uniform Gift to Minors Account.

- o Minimum deposit requirements are \$25.00 for Share Savings and Share Draft Checking, \$5.00 for a Special Share Savings, \$1000.00 for Money Market Share and \$1000.00 for Term Share Certificates. If you have any questions, please contact us at 802/800 371-5162.
- o New Members must open a Share Savings account with a \$25.00 deposit and a completed Account Card to begin their membership. A \$25.00 balance must be maintained in this account to remain a member in good standing and take advantage of additional VSECU products and services.

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.

ACCOUNT SERVICES

- Payroll Deduction/Direct Deposit _____
- ATM Card _____
- Overdraft Protection (Indicate transfer priority below) _____
- Debit Card _____
- PC Access/Internet Banking _____
- Audio Response _____
- Other _____

ACCOUNT OWNERSHIP

Designate the ownership of the accounts and responsibility for the services requested.

- Individual**
- Joint Account with Survivorship**
- ~~**Joint Account without Survivorship**~~

Joint Owner _____
 Street _____
 City/State/Zip _____
 Home Phone () _____
 Listed Unlisted
 Work Phone () _____

SSN/TIN _____
 Driver's Lic. No. _____
 Date of Birth _____
 Password _____
 E-mail _____

Joint Owner _____
 Street _____
 City/State/Zip _____
 Home Phone () _____
 Listed Unlisted
 Work Phone () _____

SSN/TIN _____
 Driver's Lic. No. _____
 Date of Birth _____
 Password _____
 E-mail _____

ACCOUNT DESIGNATIONS

- Payable on Death (POD)/Trust Account**
- All accounts
- Designate specific account(s) _____

Beneficiary/POD Payee _____
 Street _____
 City/State/Zip _____

Beneficiary/POD Payee _____
 Street _____
 City/State/Zip _____

Agency Print Name of Agent _____
 Signature _____ (date) _____

UTTMA/UGMA (as custodian for _____ [minor]
 under the Uniform Transfers/Gifts to Minors Act) Minor's TIN/SSN _____

Other _____ See Account Authorization Card

FOR CREDIT UNION USE ONLY

- See Account Change Card
- See Insurance Beneficiary Card

Date of Membership _____ Opened/App'd by _____ Member Verification _____

- Credit Report
- Check Verify
- PIN Request
- Access Card
- Audio Response
- PC Access/Internet Banking