

Account Update

Use this form to add services, joint owners, or to update your account(s)

- Complete and sign all applicable sections of the form.
- Photo verification of identity is required. If you are returning this form by mail or fax, please enclose a **clear photocopy of your I.D.** This identification will be kept confidential and protected as personal information. Accepted identification includes an **unexpired** government-issued I.D. card that contains a photo, unique identification number, signature and your current address.
- If adding a joint owner(s), a clear photocopy of their photo I.D. is also required.
- Checking account applicants under age 18 must have an adult joint owner.

To update your account(s):

- Mail your form and I.D. copy to the address below. **Attention: Call Center** or
- Visit a branch or
- Fax your form and I.D. copy to **703-925-5113**

Questions?

- Contact the Call Center at the numbers shown below.



P.O. Box 1229, Herndon, VA 20172
 703-709-8901 • 1-866-709-8901 (toll-free) • Fax: 703-925-5113
 ABA Routing Number: **256075025**

www.nwfcu.org

Your Lifetime Financial Partner

Check Order Form for NWFCU Checking Account

Print name(s) and address as they are to appear on your checks:

Name(s) _____

Address _____

City _____ State _____ Zip _____

Phone Number (_____) _____

- Mail my check order to: Address on account
 Branch office (specify which branch _____)
 Other (specify address and location type, i.e., university)

Order quantity (150 checks per box) 1 Box 2 Boxes 3 Boxes

Credit Union Use Only

Member Checking Account Type & Number _____

CU Rep _____ Date _____

Check Design Choices:

Checks will be top tear with duplicate copies (we do not return cancelled checks), with standard typeface, shipped via regular U.S. Postal Service.

Basic Checking account holders: your checking account will be automatically debited for the cost of the checks. First and Access Checking account holders will receive one box of the NWFCU Custom Logo design as your free checks. Premier Checking account holders: you will receive an unlimited supply of the NWFCU Custom Logo design as your free checks.

Design*	Price*
<input type="checkbox"/> NWFCU Custom Logo (first order free with First or Access; all orders free with Premier)	\$12.40
<input type="checkbox"/> Safety Paper <input type="checkbox"/> Blue <input type="checkbox"/> Gold	\$15.65
<input type="checkbox"/> Colonial Classic (parchment look)	\$21.00

*Other designs are available. Prices current as of 11/2011 and are subject to change without notice. Cost of checks will be deducted from your checking account. **Please be sure to deposit funds to cover the cost of your check order.**

Overdraft Protection:

Protect yourself from returned checks! In section B of the application, indicate your preference for the order in which NWFCU is to draw funds to cover your Checking account in case of an overdraft situation.

eStatement Agreement

By checking Online Account Access or Online Statement Access and by your signature on this application, you consent to the electronic delivery of your deposit Account(s) statement, in lieu of paper statements unless and until you withdraw your consent. You further agree that we may provide you with *any* communications (e.g. disclosures, notices, marketing promotions, etc.) relating to your Accounts in electronic format. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to eStatements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that NWFCU may from time to time make available to you in connection with eStatements. We will send all communications via email to the last known email address provided by you. You agree to notify us promptly of any change of your email address.

Joint Owners

Please note that while Joint Owners have equal access to the accounts you've specified, they are not eligible for the full privileges of membership, such as credit union low-rate loans, credit cards, shared branch access and other member services.

If you have Joint Owners listed on your accounts, consider sponsoring them for membership. Their relationship to you may allow them to join NWFCU for as little as a \$5 share savings deposit and will provide them with all the advantages of NWFCU membership.

Direct Deposit Guarantee

**See your payroll office to initiate
 FREE direct deposit to your NWFCU account.**

Think it's a hassle to change your direct deposit? Think again! We make switching your deposits to an NWFCU checking account easy. With our Direct Deposit Guarantee program, we'll guarantee the amount of your direct deposit. Simply complete your employer's direct deposit form with the following information:

- Your NWFCU account number (Checking or Share Savings)
- NWFCU's ABA routing number: **256075025**
- NWFCU's address: NWFCU, P.O. Box 1229, Herndon, VA 20172-1229

Retain a copy for your records should you need to redeem the guarantee.

Family Membership

**Any member of your immediate family
 can enjoy all the benefits of
 NWFCU membership.**

Every member contributes to the Northwest Federal family, adding to our growth and financial stability and ensuring **higher savings** and **lower loan rates** for all. Be sure to ask a representative about how you can refer your family members for membership.

For more information on membership:

- Visit www.nwfcu.org
- Call **703-709-8901** (toll-free **1-866-709-8901**)
- Stop by a branch



Account Update



A: Primary Owner of Account (Please print)

MEMBERSHIP OF MINORS: If membership is being established by a Minor (an individual under the age of 18), the Minor may request an NWFCU account access card and/or NWFCU "electronic services" (NorthwestXpress bank-by-phone/NWLink Internet Banking), or open a checking account and/or request a FirstCard Visa Platinum, provided that a responsible adult is Joint Owner on the account. The adult Joint Owner is responsible for the Minor's actions regarding the use of any of the aforementioned services and indemnifies and holds harmless NWFCU from any such use.

Member Account Number _____ Evening Phone (_____) _____ Day Phone (_____) _____
Name (Last, First, MI) _____ SSN/TIN _____ Birthdate ____/____/____ (mm/dd/yyyy)
Address (cannot be a P.O. Box) _____ Driver's License No. & State _____
City, State, Zip _____ Is this a new address? Yes No Email Address _____
Employer _____ # of Yrs _____ Occupation _____ I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

B: Account Updates Requested (Check all that apply)

Add service(s) (Choose new services in section C) Add Joint Owner(s) (Complete Section D)
 Open an additional: Sub-Share Account Checking Account Other _____
 Money Market Account (Complete Section C)

C: Type of Account(s) or Service(s) Desired (Check all that apply)

Checking Account
Comes with a FREE ATM/Debit MasterCard® unless box is checked:
 First (for members age 15-22) Basic Access Premier
Choose Your Overdraft Protection Sources (circle order of overdraft sources — see back for details)
1 2 3 4 5 Member Protection Plan (fee applies; separate form required)
1 2 3 4 5 Use my Share Savings Account
1 2 3 4 5 Use my Money Market Account (Account Number _____)
1 2 3 4 5 Use my Line of Credit Loan
1 2 3 4 5 Use my NWFCU Credit Card (Card Number _____)
 FREE NWLink Internet Banking
I consent to receive eStatements unless box is checked:
 FREE Online eStatement Access (Please see eStatement Agreement on reverse side.)
 FREE Nationwide Shared Branch Access (4,100+ locations in the U.S.)
 Apply for Credit Card or Line of Credit (LOC) Loan
(with a maximum credit line of 2,000; higher limits require a separate application)
 Visa® Platinum FirstCard Visa® Platinum (for members age 15-22)
 Member Rewards MasterCard® LOC Loan
Mother's Maiden Name _____
 Holiday Club Account (\$5 minimum deposit)
 Money Market Account (no minimum deposit)

D: Add Joint Owner(s) NWFCU may limit transactions conducted by joint owner(s).

Joint Owner #1 (Last, First, MI) _____ Address (cannot be P.O. Box) _____
City, State, Zip _____ SSN/TIN _____ Birthdate ____/____/____ (mm/dd/yyyy)
Evening Phone (_____) _____ Day (_____) _____
Employer _____ # of Yrs _____ Occupation _____
Joint on: Savings Checking ATM/Debit MasterCard (checking account required)
 Holiday Club Money Market Account FirstCard Visa Platinum
I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien
Joint Owner #2 (Last, First, MI) _____ Address (cannot be P.O. Box) _____
City, State, Zip _____ SSN/TIN _____ Birthdate ____/____/____ (mm/dd/yyyy)
Evening Phone (_____) _____ Day (_____) _____
Employer _____ # of Yrs _____ Occupation _____
Joint on: Savings Checking ATM/Debit MasterCard (checking account required)
 Holiday Club Money Market Account FirstCard Visa Platinum
I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

E: SSN/Taxpayer Identification Number (TIN) Certification and backup withholding information

Under penalties of perjury, I certify that: (1) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) listed above is my correct taxpayer identification number (or I am waiting for one to be issued); and (2) I am not subject to backup withholding because (a) I am exempt, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) because the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).
 I am subject to backup withholding. I am not a U.S. person; for income tax purposes I must complete a W-8BEN.

F: Right of Survivorship

All Northwest Federal Credit Union multiple-party accounts (those with 2+ owners) are held with survivorship, meaning that upon the death of any of the undersigned, the account belongs to the surviving owners listed as provided by law, and the right of survivorship shall continue between the survivors. If the box marked "Joint Account — No Survivorship" is checked, the interest of the deceased owner(s) will pass to the decedent's estate(s).
 Joint Account — No Survivorship

G: Security Interest

I hereby grant NWFCU a security interest in all shares and dividends on deposit, now and hereafter, in all accounts I own (including joint accounts) to secure any and all of my indebtedness or obligations to NWFCU (except loans secured by real estate), now and hereafter, including debts incurred by credit card. Funds in my Individual Retirement Account are excluded from this security interest. NWFCU may enforce this security interest without prior notice.
Initials _____
Initials _____

H: Signatures

I/We hereby certify eligibility for membership and make application for membership in and agree to be bound by and conform to the by-laws, rules, regulations and policies now in effect and as amended or adopted in the future by NWFCU. I/We authorize NWFCU to obtain a consumer credit report in establishing this account or other related financial services as submitted now or in the future. By signing below, I/we certify that all the information on this Application is true and correct under penalty of perjury and acknowledge receipt of the Account Agreements & Disclosures, Funds Availability Disclosure and Fee Schedule.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Primary Owner Signature **X** _____ Date _____
Joint Owner #1 Signature **X** _____ Date _____
Joint Owner #2 Signature **X** _____ Date _____

Credit Union Use Only

Update MC _____ Share Savings Acct # _____ Debit MasterCard # (1) _____ I
 Change Previous Name _____ Checking Acct # _____ Debit MasterCard # (2) _____ X
 ID Scanned CU Representative _____ Money Market Acct # _____ ATM Card # (1) _____
 ID Attached Branch _____ Date _____ Holiday Club Acct # _____ ATM Card # (2) _____
Type of Secondary ID Reviewed _____