

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 **703-709-9326**

Questions?

- Contact the Call Center at the numbers shown below.



P.O. Box 1229, Herndon, VA 20172
703-709-8901 • 1-866-709-8901 • Fax: 703-709-9326

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 above Address on account

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

Indicate starting check number (must be 101 or higher) _____

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*

<input type="checkbox"/> NWFCU Custom Logo (first order free with First or Access; all orders free with Premier)	\$11.40
<input type="checkbox"/> Safety Paper <input type="checkbox"/> Blue <input type="checkbox"/> Gold	\$14.20
<input type="checkbox"/> Colonial Classic (parchment look)	\$19.20
<input type="checkbox"/> America the Beautiful	\$19.20

*Other designs are available. Prices current as of 1/2010 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 bounced checks! Your NWFCU checking account includes fee-free automatic overdraft protection from your Share Savings account as well as your Money Market Account, Line of Credit loan and/or NWFCU Credit Card (provided you have chosen these services). 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; circling 1, 2, 3 or 4 to indicate your 1st, 2nd, 3rd and 4th sources of protection.

eStatement Agreement

By my signature on this application, I agree, if selected, to obtain my Northwest Federal Credit Union (NWFCU) account information online and request that NWFCU not mail me paper statements for the account number(s) indicated. I understand that NWFCU will not deliver my account statements in paper form but will mail me a paper account statement, at any time, upon my request. I authorize NWFCU to use my email address to communicate with me electronically. NWFCU will not disclose information to third parties, excluding credit union affiliates, concerning my accounts. NWFCU does not and will not sell or provide any personal information to third parties for independent use.

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
 First (for members age 15-22) Basic Access Premier
Choose Your Fee-Free Overdraft Protection
(circle order of overdraft sources — see back for details)
1 2 3 4 Use my Share Savings Account
1 2 3 4 Use my Money Market Account (Account Number _____)
1 2 3 4 Use my Line of Credit Loan
1 2 3 4 Use my NWFCU Credit Card (Card Number _____)
 Choose Your FREE Access Card
(if under age 18, an adult Joint Owner must be designated in Section D)
 Debit MasterCard (checking account required) ATM Card
 Also issue a card to Joint Owner (complete Section D below)
 FREE Online Account Access
Comes with automatic eStatements unless box is checked:
 FREE Online Statement Access
Please see eStatement Agreement on reverse side.
 FREE Nationwide Shared Branch Access (3,300+ 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) LOC Loan
 Travel Rewards Gold MasterCard
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 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 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 penalty of perjury, I certify that: (1) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) shown is my correct identification number; (2) I am NOT subject to backup withholding because (a) I am exempt; (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends or interest; or (c) because the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).
 I am subject to backup withholding I am not a United States Citizen or resident alien, 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 hereby request that NWFCU revise my account identifying information as indicated above. I certify by my signature below that the information provided to NWFCU is complete and accurate. I have received and agree to the terms and conditions of the Account Agreement & Disclosure, Funds Availability and Schedule of Fees. **If I have indicated interest in a credit card or line of credit, I authorize NWFCU to obtain a credit report and make inquiries to verify information in order to process this request.** I/we hereby certify that all information herein is true and correct under penalty of perjury.
Adult Joint Owner Agreement: I agree to be responsible for a minor's use of the account(s) and any related services and indemnify and hold harmless NWFCU from all such use.
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) _____