



Estate Account Application

An estate account may be opened by a qualified administrator of the Estate such as the executor. To open the Estate Account we will need:

1. an original copy of (1) the decedent's death certificate and (2) Letters of Administration or Testamentary.
2. a copy of a government or state issued photo ID for the executor(s)

Please mail the application with copies of valid photo identification (such as driver's license) and required documentation to Northwest Federal Credit Union Attention: Deposit Administration PO Box 1229 Herndon, VA 20172-1229, or fax to 703-925-5113.

Account Information

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 you 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.

In accordance with the provisions of the Letters of Administration or Testamentary, I hereby establish this account in order to administer the Estate of _____, who was _____ (relationship to me).

Estate Account

Name of Estate Account	EIN for the Estate Account
Mailing Address for the Estate	City, State, Zip

Administrator/Executor

Name	SSN/TIN	Date of Birth
Home Phone	Work Phone	Cell Phone*
Email Address		
Home Address (Required if different than mailing address for the estate)		City, State, Zip
Government Issued Photo ID #	ID Type	Date Issued
Expiration Date		State Issued

Administrator/Executor

Name	SSN/TIN	Date of Birth
Home Phone	Work Phone	Cell Phone
Email Address		
Home Address (Required if different than mailing address for the estate)		City, State, Zip
Government Issued Photo ID #	ID Type	Date Issued
Expiration Date		State Issued

Decedent

Name	SSN/TIN
Date of Birth	Date of Death

Services Desired

- Primary **Savings Account** (required for membership, with a \$1 minimum deposit)
- Checking Account**
 - Choice
 - Elite
 - Kasasa Cash®**
 - Kasasa Cash Back®**

- FREE Online Banking**
- Free Starter Checks for Estate Account**
- Estate Account Checks**
I would like to order one box of **Estate Account Checks**. Checks will be printed in the same manner as the account has been titled.
- Overdraft Protection**
 - Primary Savings Account**
 - Kasasa Saver®**
 - Secondary Savings Account**
 - Money Market Account**
 - Standard Member Protection Plan** (separate form; fee applies)
If Member Protection Plan is selected, it will be the last overdraft source.

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 hereby grant Northwest Federal 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 Northwest Federal (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. Northwest Federal may enforce this security interest without prior notice.

I am subject to backup withholding I am not a U.S. person; for income tax purposes I must complete a W-8BEN.

Signatures Please include a clear copy of photo I.D.

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 Northwest Federal. I/We authorize Northwest Federal 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 agree to acknowledge receipt of the account agreements and disclosures, including but not limited to the "Account Agreement", "Electronic Services Agreement and Disclosure" and Wire Transfer Agreement".

By signing below, you, the person establishing the account, the primary member, account owner and each authorized signer, (collectively "You"), acknowledge and agree that the information provided is accurate, complete and true and that you have instructed NWFCU as to the proper title of the account and we may rely on the information in our dealing with you, now and in the future; You certify that You, by court order or otherwise are authorized to request and cause the changes to be implemented, sign up for the additional products and services with NWFCU, and to take all other actions and steps reasonable or necessary to do so, and deliver any instruments, or agreements as necessary to NWFCU. Any action hereto taken by You is hereby ratified and confirmed by the estate which is the account owner. Unless or until NWFCU is given written notice otherwise, any one of the undersigned shall have full power and authority to act on behalf of the estate. It shall not be necessary for NWFCU to inquire further into the powers of the executor, administrator or agent purporting to act on behalf of the estate.

By signing below, you understand that if you choose to have access to Online Banking and Remote Services you will have simultaneous access to any of your personal accounts and the fiduciary account on which you are an authorized signer, and NWFCU shall have no liability for your transactions resulting in commingling of funds. To the fullest extent allowed by law, You, individually and on behalf of the estate, as its representative, agree to hold NWFCU harmless and to indemnify it from any and all damages, claims or losses, including incurred attorney's fees, related to, directly or indirectly, the established estate.

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

Executor Signature: _____

Date: _____

Executor Signature: _____

Date: _____

*If you provide a mobile phone number, Northwest Federal has your permission to place calls or text messages, including autodialed and prerecorded message calls, to that number. Message and data rates may apply.