

E: ACCOUNT AGREEMENT

I understand this account is subject to the provisions of the Virginia Uniform Transfers to Minors Act (VUTMA) or Maryland Uniform Transfers to Minors Act (MUTMA) and any amendments thereto, which impose legal duties on me as custodian.

I understand these funds are for the exclusive benefit of the minor and all funds deposited to this account constitute an irrevocable transfer to the Minor; are not for my use or benefit; and may not be pledged as security for any purpose.

I agree that it shall be my responsibility to deliver or pay to the Minor the balance in this account upon the Minor reaching the age of majority, as specified below (Virginia: 18, 21 or 25; Maryland: 21). If I as the Custodian do not take such action, the Minor may request access to the funds upon attaining the age specified below, I direct the Credit Union to pay the entire balance in the account(s) to the beneficiary and the Credit Union will have no further liability with respect to the account(s).

I agree that all accounts established pursuant to this Agreement shall be governed by the Credit Union account agreements and disclosures, including but not limited to the "Account Agreement," "Electronic Services Agreement and Disclosure," "Wire Transfer Agreement," bylaws, and any other rules and regulations as may affect such Agreements, as amended and then in force.

I elect under VUTMA the age of _____ (18, 21 or 25) as the age of majority at which the assets on the custodial account must be distributed or transferred to an account in the single name of the minor.

I acknowledge under MUTMA the age of 21 as the age of majority at which the assets on the custodial account must be distributed or transferred to an account in the single name of the minor.

Primary Custodian's Signature	Date
X	
Secondary Custodian's Signature	Date
X	
Member's Signature	Date
X	

F: SIGNATURES – Member must include a clear copy of photo ID.

I hereby make application for a Custodial Account and agree to be bound by and conform to the laws and amendments of the Virginia Uniform Transfers to Minors Act (VUTMA) or Maryland Uniform Transfers to Minors Act (MUTMA), in accordance with how the agreement is signed above, and subscribe for at least one share.

Under penalties of perjury, I certify that: (1) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) listed above is the Minor's correct taxpayer identification number (or the Minor is waiting for one to be issued); and (2) the Minor is not subject to backup withholding because (a) the Minor is exempt, or (b) the Minor has not been notified by the IRS that the Minor is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) because the IRS has notified the Minor that the Minor is no longer subject to backup withholding; and (3) the Minor is 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).

The Minor is subject to backup withholding.

Minor is not a U.S. person; for income tax purposes the Minor must complete a W-8BEN.

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 Custodian's Signature	Date
X	
Secondary Custodian's Signature	Date
X	
Member's Signature	Date
X	

CREDIT UNION USE ONLY

<input type="checkbox"/> New <input type="checkbox"/> Reopen	CU Representative	Branch	Date
Custodial Account Number	Money Market Account Number	ATM/Debit Card Number	<input type="checkbox"/> X-Ref Account Number