

U\$X FEDERAL CREDIT UNION®

Student Accounts

I authorize U\$X Federal Credit Union to establish the selected student account for:

- Dollar Dog Kids Club Account through grade 7, age 0 through 12
- cha-ching!* Savings through grade 12, age 13 through 17
- the edge* Savings through post secondary schooling, age 18 through 22 or any enrolled student

Member Name _____ Birth Date _____ Social Security Number _____ - _____ - _____

Joint Member Name _____ Social Security Number _____ - _____ - _____

Fund the account by : (check all that apply)

- Transfer all funds from regular share type 00
- Check \$ _____
- Cash \$ _____
- Direct deposit/payroll deposit

Terms and conditions:

1. Member must be qualified for account.
2. Qualifications will be achieved for any member who is a student.
3. Age ranges will be used in lieu of proof of enrollment.
4. Students over the age of 22 must provide proof of enrollment annually.
5. Student accounts require an initial deposit of \$25.00.
6. Dollar Dog and cha - ching savings allow inquiries and deposits using Netbranch and audio response.
7. The edge savings allow all available transactions using remote services.
8. If a \$25 balance is maintained, no fees apply to student share savings account.
9. I request U\$X FCU to transfer funds to the student account for which I qualify at any point in time and to regular savings when I no longer qualify.
10. Student accounts pay interest from date of deposit to date of withdrawal and compounds this interest monthly.
 - A. Dollar Dog savings pays the level A rate up to the first \$500.00 and the regular share rate on any excess funds.
 - B. cha-ching savings pays the level B rate up to the first \$500 and the regular share rate on any excess funds.
 - C. The edge savings pays the level C rate up to \$500 and the regular share rate on any excess funds.
11. Accounts are insured to \$250,000 by the National Credit Union Share Insurance Fund.
12. Dividends must remain on deposit for the entire term to earn the stated APY. Fees assessed may lower the stated APY. Dividends are paid from current earnings after required transfers to reserves at the end of the dividend period.

Authorization

By signing below, I/we agree to the terms and conditions of the membership and account agreement, truth-in-savings disclosure, funds availability policy disclosure, if applicable, and to any amendment U\$X FCU makes from time to time which are incorporated here in.

I/we simultaneously submit a request for membership in U\$X FCU. I/we acknowledge receipt of a copy of the agreement and disclosures applicable to the accounts requested herein.

Signature _____ Date _____

Print Member Name _____

Joint Member Signature _____ Date _____

Print Joint Signature Name _____