

SHARE DRAFT ACCOUNT and ATM/DEBIT CARD APPLICATION

This application can be used to open an MM&P Federal Credit Union Share Draft (Checking) Account and an MM&P ATM/Debit Card. If you are not currently an MM&P FCU member, you must first open a Share (Savings) Account using a different form. If you wish only to open a Share Draft Account and not request an ATM / Debit Card fill in only Section 1. Please Print Clearly

Section 1 Application for Share Draft (Checking) Account

Member/Owner #1 _____	Member/Owner #2 _____
SS#/TIN _____	SS#/TIN _____
Address _____	Address _____
City/State/Zip _____	City/State/Zip _____
Home Ph. (____) _____ - _____	Home Ph. (____) _____ - _____
Work Ph. (____) _____ - _____	Work Ph. (____) _____ - _____
DOB ____/____/____ Cell Ph. (____) _____ - _____	DOB ____/____/____ Cell Ph. (____) _____ - _____
E-Mail _____	E-Mail _____
Driver's Lic. No. _____	Driver's Lic. No. _____
Exp. Date ____/____/____ State _____ Pic. ID _____	Exp. Date ____/____/____ State _____ Pic. ID _____

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 the Credit Union makes from the time to time which are incorporated herein. I/we acknowledge receipt of a copy of the agreements and disclosures applicable to the accounts and service as requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the EFT Agreement and Disclosure. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature (Member/Owner #1) Date _____

Signature (Member/Owner #2) Date _____

Account Designations _____ Payable on Death (POD) Account

POD Payee 1 _____	POD Payee 2 _____
Address _____	Address _____
City/State/Zip _____	City/State/Zip _____

TIN Certification and Backup Withholding Information: Under penalties of perjury, I certify that; (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), (2) I am not subject to backup withholding because; (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest of dividends, or (c) 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).

If you are applying for an MM&P FCU ATM/Debit Card please continue to Section 2 and complete.

FOR CREDIT UNION USE ONLY

Share Acct # _____ - _____

Draft Acct # _____ - _____

Date of Membership _____

Opened / App'd by _____

Member Verification _____

Credit Report Check Verify

PIN Request Access Card

Home Banking

Section 2

Directions:

If you are applying for a Share Draft Account only, do not complete this section.

If you are applying for a ATM/Debit Card you must complete Sections 1 and Section 2.

In order to issue a card to either signer of a joint account, both owners must sign this section.

Account Services: Please check each service

ATM/Debit Card MM&P Home Banking

Access to Share Draft only

Access to Share Account*

Automatic transfer of funds from savings to checking, due to overdraft *

Authorizations: By signing below, I/we are applying for an MM&P ATM/Debit Card. I/we understand this is not a credit card and that the dollar amount of the purchase made with this card will be deducted from my/our MM&P FCU Draft (checking) account only.* I/we authorize MM&P FCU to verify the information provided above and to request a consumer report through Check Systems. The MM&P ATM/Debit Card is available for qualified customers only. Other requirements apply. I/we agree to be bound by the terms and conditions covered in the appropriate Disclosure Statement.

Signature (Member/Owner #1) Date

Signature (Member/Owner #2) Date

* Transfer of funds from Savings to Checking will result in a fee charge of \$5 per transaction and are limited to 6 transactions per month.