



PO Box 58429; Raleigh, NC 27658-8429

ACCOUNT CHANGE CARD

Account Number	Date Updated
Primary Owner	

REVISIONS

I/We authorize Coastal Federal Credit Union to make and accept the following changes to my/our accounts:

Name Change (Previous Name) _____	Reopen Product
Beneficiary Change (Name) _____	Add Account/Service
Relationship _____	Add Joint Owner
Tax Payer ID Change (new number) _____	Change Checking Sub _____ to
Joint Owner Removal (Name) _____	Basic Checking
Joint Owner Name Change (Previous Name) _____	Standard Checking
	Dividend Checking
	Go Green Checking

CREDIT UNION JOINT ACCOUNT WITH RIGHT OF SURVIVORSHIP, G.S. 54-109.58

We understand that by establishing this joint account under the provisions of North Carolina General Statutes 54-109.58 that (1) Coastal Federal Credit Union may pay the money in the account to, or on the order of, any person named in the account unless we have agreed with the Credit Union that withdrawals require more than one signature; and, (2) Upon the death of one joint owner the money remaining in the account will belong to the surviving joint owners and will not pass by inheritance to the heirs of the deceased joint owner or be controlled by the deceased joint owner's will.

The Primary Owner and all joint owners must sign below if they DO NOT elect to create the Right of Survivorship in this account.

Primary Owner Signature _____	Date _____	Joint Owner Signature _____	Date _____	Joint Owner Signature _____	Date _____
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JOINT OWNER		JOINT OWNER	
Name (first/middle/last)	SSN/TIN	Name (first/middle/last)	SSN/TIN
Current Address		Current Address	
Home Phone	Date of Birth	Home Phone	Date of Birth
Driver's License No. or ID/State	Mother's Maiden Name	Driver's License No. or ID/State	Mother's Maiden Name
Employer	Business Phone/Extension	Employer	Business Phone/Extension
Male _____ Female _____	Email Address _____	Male _____ Female _____	Email Address _____
Visa Check Card		Visa Check Card	

PLEASE SELECT FROM THE FOLLOWING PRODUCTS

Individual	Joint	Sub	Individual	Joint	Sub
	Primary Savings	_____	Money Market		_____
	Standard Checking	_____	Christmas Savings		_____
	Basic Checking	_____	Special Savings		_____
	Dividend Checking	_____	Certificate		_____
	Go Green Checking	_____			

AUTHORIZATION

By signing this application, I/we certify that the information provided on this form is true, correct and complete. I/we also agree to the terms and conditions of the Membership and Account Change Agreements, which I/We have read, and a copy of which has been provided to me/us.

*All owner signatures are required to be notarized if he/she cannot be present at the Credit Union for signing.

Voluntarily signed and sworn to and subscribed before me this day.

Primary Owner Signature _____ Date _____

Form of identification _____

State of _____ County _____

Joint Owner Signature _____ Date _____

Notary Signature _____ Date _____

Joint Owner Signature _____ Date _____

Notary Printed Name _____
My commission expires: _____ (Notary Seal)

ACCOUNT CHANGE AGREEMENT

Account Change Agreement. As used in this agreement, the words "we", "our", "us" and "Credit Union" refer to Coastal Federal Credit Union. The word(s) "you" and "your" refer to the primary owner and any joint owner(s) of the account, as well as anyone signing in a representative capacity (e.g., a "Personal agent" or "power of attorney").

You agree to the terms and conditions printed on this form. Under the penalties of perjury, you certify that the information provided on this form is true, correct, and complete. In accordance with the USA Patriot Act, we require documentary evidence to verify this information. In addition, you understand that a consumer credit report may be obtained from one or more consumer reporting agencies (credit bureaus, ChexSystems, etc.) for approval of this request. You understand that approval of a VISA Check Card will automatically entitle you to access the Credit Union automated teller machines (ATMs) and any Credit Union approved ATM networks. You agree that the applied for services on the front of this form, are granted pursuant to the terms of the Electronic Funds Transfer Services (EFTS) Disclosures which will accompany the access card or services instructions. You also agree to abide and be bound by the terms of the agreements and disclosures of each service approved.

Any financial service provided by the Credit Union may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at the Credit Union's discretion. You further agree, should illegal use occur, to waive the right to sue the Credit Union for such illegal activity, directly or indirectly, related to it. You also agree to indemnify and hold the Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

Any objection with respect to any item shown on a statement of account shall be waived unless made in writing on or before the thirtieth (30th) day following the day the statement is mailed.

This account shall be subject to service charges in accordance with the Fee Schedule adopted by the Credit Union from time to time.

The use of this account is subject to such other terms, conditions, and requirements as the Credit Union may establish from time to time. The Credit Union reserves the right to terminate this account without notice or consent if it is not maintained in accordance with normal financial practices.

If more than one person signs this Agreement, the Credit Union is hereby authorized to recognize any signature subscribed hereto in the payment of funds or the transaction of any business for this account. Those persons are joint owner(s) of this account and hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore paid in on sums by any or all of said owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with Right of Survivorship should they have so provided for pursuant to the provisions of Section 54-109.58 of the General Statutes of North Carolina, but in all cases subject to the withdrawal or receipt of any of them and payment to any of them or to the survivor or survivors thereof which shall be valid and discharge the Credit Union from any liability for such payment.

Any or all of the joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans. However, the Credit Union may require that pledged shares be transferred to another account.

The right or authority of the Credit Union under this Agreement shall not be changed or terminated by any of the owners except by written notice to the Credit Union, which shall not affect transactions already made, and shall be effective upon receipt by the Credit Union.

All non-cash payments on shares will be credited subject to final payment.

Collections. You will be responsible for all expenses incurred by the Credit Union as a result of your account status; these expenses include but are not limited to collection costs, attorney fees, etc.

Credit Union Lien and Security Interest. The Credit Union has a statutory lien in all shares and dividends held in any account(s) from which you make withdrawals (except Individual Retirement Account) in the event of a failure to satisfy any outstanding financial obligation due and payable to the Credit Union, and the Credit Union may exercise the statutory lien without further notice to a member. The Credit Union may apply these funds in any order to pay off your indebtedness. By not enforcing the statutory lien, the Credit Union does not waive the right to enforce it later. In addition, you grant the Credit Union consensual security interest in your accounts, and the Credit Union may use the funds now or hereafter due and payable to the Credit Union.

Ownership of Account(s) and Beneficiary Designation. The following rules apply to this membership and all accounts assigned to this membership depending upon the form of ownership and beneficiary designation, if any, as specified on this agreement. We reserve the right to refuse some forms of ownership on any or all of our accounts.

Individual Account - An individual account is an account owned by one member. The interest of a deceased individual owner will pass, subject to applicable law, to the decedent's estate.

• **Joint Account** - The funds are owned by two or more persons.

• **Rights of Survivorship** - A joint account at Coastal Federal Credit Union is owned as a joint account with Rights of Survivorship unless otherwise stated on this agreement. If the account is joint without Rights of Survivorship, the interest of a deceased owner will pass to the decedent's estate. If an account is a joint account with Rights of Survivorship, upon death of one of the joint owner(s) that person's interest will become the property of the surviving joint owner(s).

Rights of Joint Owner(s) - The Credit Union may pay the money in the account to, or on the order of, any person named in the account unless we have been instructed in writing that withdrawals require more than one signature;

Any or all of said joint owner(s) may pledge all or any part of the shares of this account as collateral security to a loan or loans;

Any and all joint owner(s) of this account hereby agree that the member/owner may remove the name of any joint owner(s) from this account without notice to the joint owner(s) and also hereby agree that there shall be no claim or cause of action of any kind whatsoever against the Credit Union or any of its employees, nor shall such Credit Union or any of its employees incur any liability of any kind whatsoever as a result of any such removal of the name of any joint owner(s).

• **Joint Owner(s) Liability** - If any item deposited into a joint account is returned unpaid or an account is overdrawn, or if we do not receive final payment on any transaction, each of the joint owner(s) are jointly and severally liable to the Credit Union for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who created the overdraft, deposited or cashed the item, or benefited from the transaction. If any joint owner(s) is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint owner(s) account regardless of who contributed the funds to the account.

Checking Agreement. You hereby authorize the Credit Union to establish a Checking Account. The Credit Union is authorized to pay checks signed by anyone whose signature appears on this Agreement and to charge the payments against this account. You further agree to all of the terms and conditions listed below:

• Only checks purchased through the Credit Union and/or other methods approved by the Credit Union may be used to withdraw funds from this account.

• If a check drawn is payable on a future date and you do not notify the Credit Union immediately that this check is not to be honored before the payment date, and the Credit Union prematurely pays the check in the regular course of business, you agree the Credit Union shall have no liability to the account holder for such payment.

• The Credit Union is under no obligation to pay any check or debit, which exceeds the collected balance in the account. However, the Credit Union may, at its discretion, pay such a check or debit and charge the amount of the resulting overdraft, plus a service charge (as disclosed in our current published schedule of "Fees and Service Charges"), against this account or any account from which an account signatory is entitled to withdraw shares.

• If checks are written for funds in excess of the account balance, you hereby authorize the Credit Union to prepare a request for an advance against your loan account(s). Each advance is subject to approval by the Credit Union. When approved, these funds will be credited to this account in increments specified by the Credit Union necessary to pay the checks.

• Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a check.

• You agree to notify the Credit Union immediately, if any check(s) is lost or stolen.

This Agreement is governed by the provisions of Section 54-109.58 of the General Statutes of North Carolina.