

CHANGE/ADD/DELETE AUTHORIZATION ACCOUNT OWNERSHIP

Please print all information legibly.



Name _____

Account Number _____

Account Ownership

Use this section to change the type of Account ownership for the Account number indicated above. Select ONE option. The type of ownership you select (including any Payable on Death (P.O.D.) designation) will apply to your Account and any subaccounts opened now or in the future under the same Account number, except for IRA and loan accounts. The type of ownership you select also may determine how property passes on your death. For some ownership types listed below, your will may not control the disposition of funds held in your Account, including any subaccounts.

Single Party Account Ownership: The party to the account owns the Account.

- Single-Party Account with P.O.D.**
On the death of the Account Owner, ownership of the Account and any subaccounts passes to the surviving P.O.D. Beneficiaries in equal shares. The Account is not part of your estate. Please complete Section 3 to designate your P.O.D. Beneficiaries.
- Single-Party Account without P.O.D.**
On the death of the Account Owner, ownership of the accounts and any subaccounts passes as part of your estate under your will or by intestacy.

Multiple Party Account Ownership: The Account owners own the Account in proportion to their net contributions to the Account. Advancial may pay any sum in the Account to a party at any time. Right of Survivorship and P.O.D. Beneficiaries designations may not be valid unless all parties to the Account have signed this Authorization.

- Multiple Party Account with Right of Survivorship and no P.O.D.**
On the death of an owner, the owner's ownership of the Account and any subaccounts passes to the surviving owners. Please complete Section 2 if adding a Joint Account Owner(s).
- Multiple Party Account with Right of Survivorship and P.O.D.**
On the death of an owner, the owner's ownership of the Account and any subaccounts passes to the surviving owners. On the death of the last surviving Account owner, ownership of the Account and any subaccounts passes to the surviving P.O.D. Beneficiaries in equal shares. Please complete Section 2 if adding a Joint Account Owner(s) and Section 3 to designate your P.O.D. Beneficiaries.
- Multiple Party Account without Right of Survivorship**
On the death of an owner, the owner's ownership of the Account and any subaccounts passes as part of the owner's estate under the owner's will or by intestacy. A P.O.D. designation may not be made for a Multiple Party Account without Right of Survivorship. Please complete Section 2 if adding a Joint Account Owner(s).

2 Add Joint Account Owner(s)

Complete this section to add a Joint Account Owner(s) to the above referenced Account Number. The Joint Account Owner(s) will have ownership Account privileges and access to the Account including any subaccounts opened now or in the future except for IRA Accounts and loan account on which the Joint Account Owner is not a borrower. A copy of a valid government-issued photo identification such as a driver's license, passport or ID card of each individual listed below is required to process this request.

Tell us about the Joint Account Owner:

Choose One: I am a U.S. Citizen I am a Permanent Resident Alien I am a Nonresident Alien

Full Legal Name (First, Middle, Last) Name must match government-issued photo ID _____

Nickname (Preferred Name) _____

SSN or ITIN _____ I do not have a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)

Date of Birth (MM/DD/YYYY) _____ Country of Citizenship _____

ID Type: Driver's License Passport Other _____

Photo Identification (ID) Number _____ ID Expiration Date (MM/DD/YYYY) _____

Issuing State or Province _____ Issuing Country _____

Permanent Residence Address (street, apt. or suite no., or rural route) Do not use a P.O. box _____

City _____ State _____ Zip Code _____ Country _____

Mobile/Primary Phone Number _____ Alternate Phone Number _____

Employer _____ Occupation _____

Work Phone Number _____

Tell us about the Joint Account Owner:

Choose One: I am a U.S. Citizen I am a Permanent Resident Alien I am a Nonresident Alien

Full Legal Name (First, Middle, Last) Name must match government-issued photo ID _____

Nickname (Preferred Name) _____

SSN or ITIN _____ I do not have a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)

Date of Birth (MM/DD/YYYY) _____ Country of Citizenship _____

ID Type: Driver's License Passport Other _____

Photo Identification (ID) Number _____ ID Expiration Date (MM/DD/YYYY) _____

Issuing State or Province _____ Issuing Country _____

Permanent Residence Address (street, apt. or suite no., or rural route) Do not use a P.O. box _____

City _____ State _____ Zip Code _____ Country _____

Mobile/Primary Phone Number _____ Alternate Phone Number _____

Employer _____ Occupation _____

Work Phone Number _____

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3 Payable on Death Designation

Use the section to add or remove a P.O.D. Beneficiary from the above referenced Account Number. P.O.D. payee designations may not be valid unless all parties to the Account have signed this Authorization. Beneficiaries share equally.

Legal name and date of birth are required for all beneficiaries. Additional information such as the beneficiary's SSN/ITIN, address and relationship to the Primary Member will help us identify and locate the beneficiary when applicable. Beneficiaries residing outside of the United States must also include a clear photocopy of their passport.

Add Remove

Beneficiary Legal Name (First, Middle, Last)

SSN or ITIN Date of Birth (MM/DD/YYYY) Relationship to Primary Member

Address

Beneficiary is not a U.S. resident, and a copy of his/her passport is included.

Add Remove

Beneficiary Legal Name (First, Middle, Last)

SSN or ITIN Date of Birth (MM/DD/YYYY) Relationship to Primary Member

Address

Beneficiary is not a U.S. resident, and a copy of his/her passport is included.

Add Remove

Beneficiary Legal Name (First, Middle, Last)

SSN or ITIN Date of Birth (MM/DD/YYYY) Relationship to Primary Member

Address

Beneficiary is not a U.S. resident, and a copy of his/her passport is included.

Add Remove

Beneficiary Legal Name (First, Middle, Last)

SSN or ITIN Date of Birth (MM/DD/YYYY) Relationship to Primary Member

Address

Beneficiary is not a U.S. resident, and a copy of his/her passport is included.

Add Remove

Beneficiary Legal Name (First, Middle, Last)

SSN or ITIN Date of Birth (MM/DD/YYYY) Relationship to Primary Member

Address

Beneficiary is not a U.S. resident, and a copy of his/her passport is included.

Add Remove

Beneficiary Legal Name (First, Middle, Last)

SSN or ITIN Date of Birth (MM/DD/YYYY) Relationship to Primary Member

Address

Beneficiary is not a U.S. resident, and a copy of his/her passport is included.

4 Signatures

By signing below, I/we agree that the changes on this Authorization amend any previously signed Authorization and Membership and Account Application for the Account. Each person signing below ("you") certifies that the information provided in this application is accurate and complete, and you agree to promptly inform the Credit Union within 30 days of any changes to this information. In addition, you authorize the Credit Union to check your credit history, to request and use reports regarding the same, and to answer questions about its credit experience with you. You also acknowledge that the Credit Union reserves the right to limit services based on information provided by credit reporting agencies. The Credit Union may additionally restrict or deny services, including without limitation, electronic fund transfers services such as debit/ATM card and online Account access, if you become delinquent on an obligation to us, cause us a loss, or are abusive in the conduct of your affairs with the Credit Union. The Primary Member and the Joint Account Owner (if any), acknowledges receipt of and agrees to be bound by the Advancial Federal Credit Union Membership and Account Agreement, including without limitation the Funds Availability Policy and the Account Services and Fee Schedule. You also agree to be bound by any other instrument or agreement received or executed in connection with the opening or maintenance of any Advancial Federal Credit Union Account or service, together with all of the Credit Union's policies, procedures, rules, and bylaws as amended from time to time. If you have designated your Account to be opened as a Multiple Party Account with Right of Survivorship, then on the death of one owner to the Account, all sums in the Account on the date of death vest in and belong to each surviving owner as their separate property and 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.**

Primary Member Signature Printed Name Date

Joint Account Owner Signature Printed Name Date

Joint Account Owner Signature Printed Name Date