

Share Draft Acct. No. _____

made prior to receipt of the notice by the Credit Union. I/We agree to the Terms and Conditions of this account.

- WANIGAS CREDIT UNION TERMS AND CONDITIONS OF SHARE DRAFT ACCOUNT**
- (a) All sums paid to the credit union on shares/deposits (less setoffs allowed by law and/or provided for by contract) shall be paid on proper withdrawal demand. In the case of a single name account, such demand must be made by the owner of the account. In the case of a multiple name account, such demand must be made by one or more owners of the account. If all owners are deceased and there is a beneficiary(ies), withdrawals may be made by the beneficiary(ies) according to the beneficiary provisions.
 - (b) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this account.
 - (c) All non-cash payments received in this account will be credited subject to final payment.
 - (d) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share draft balance in this account; the Credit Union may, however, pay such share draft and transfer available shares to this account in the amount of the resulting overdraft, plus a service charge, from the regular share account.
 - (e) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft.
 - (f) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise.
 - (g) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
 - (h) Any objection respecting any item shown on a periodic statement of this account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
 - (i) This notice is subject to the Credit Union's right to require advance notice of withdrawal, as provided in the Credit Union's by-laws.
 - (j) This account is also subject to such other terms and conditions as the Credit Union may establish from time to time. The Credit Union may change the terms and conditions of this account upon giving a 30-day advance written notice. Notice may be given by U.S. Mail, first class, postage pre-paid, to my/our last known address, as reflected in the Credit Union's records.
 - (k) If this agreement is signed by more than one person, the persons signing shall be the joint owners of this account which, in that event, shall be subject to the joint Share Account Agreement printed thereon.

JOINT SHARE ACCOUNT AGREEMENT

The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid into this account, by any or all of said joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and shall be subject to withdrawal or receipt by any of them. Payment in accordance with such a proper demand shall be valid and discharges the Credit Union from any liability for such payment. The Credit Union is hereby authorized to recognize the signature(s) subscribed below in the payment of funds or the transaction of any business for this account. However, no individual may be removed as an owner of this account, except upon death, without that individual's consent. No beneficiary of this account may be changed except with the consent of all living owner/joint owners. The right or authority of the Credit Union under this agreement shall not be changed by any owners except by written notice to the Credit Union. Such notice shall not affect any transactions

Wanigas Credit Union
1837 Bagley St.
Saginaw, MI 48601

Attn: Member Service Operations

Place
Stamp
Here

BENEFICIARY INFORMATION AND PROVISIONS
Upon the death of the owner, or the last surviving owner, if there is more than one, the funds covered by this agreement shall become the property of the beneficiary(ies) listed below who are alive at that time. In addition, each such beneficiary shall have the power to withdraw only his or her equal share of the remaining account balance together with any accumulations on such amount. No beneficiary shall have any right under any circumstances to change the terms and conditions of this agreement. The joint owner account agreement shall not apply to beneficiary(ies).

Beneficiary/Full Name _____ Relationship _____ Date of Birth _____

Date _____ Acct. No. _____

Owner's Signature _____
Owner's Signature _____
Owner's Signature _____



MAIN BRANCH

1837 Bagley Street | Saginaw, MI 48601

(989) 759-5780 | Fax: (989) 753-7864

Toll Free: 1-800-675-2285

GRATIOT BRANCH

9030 Gratiot Road | Saginaw, MI 48609

(989) 399-9030 | Fax: (989) 781-2433

SHATTUCK BRANCH

4026 Shattuck Road | Saginaw, MI 48603

(989) 799-9800 | Fax: (989) 799-9836

BAY CITY BRANCH

4129 North Euclid | Bay City, MI 48706

(989) 799-9801 | Fax: (989) 684-8061

Toll Free: 1-888-684-4860

VASSAR LOAN OFFICE

113 W. Huron | Vassar, MI 48768

(989) 823-2539 | Fax: (989) 823-2544

EZ BANKING

24-Hour Telephone Banking

(855) 500-WANI



© CUAdvantage.com • 877.799.0784 • 2/16



CHECKING

Cash Management Accounts



wanigas.com

Discover The Checking Difference At Wanigas Credit Union

- No Minimum Balance
- No Per Check Fee
- No Monthly Service Fee
- No Transaction Limit
- Online Banking
- Online Bill Pay
- Mobile Banking
- Telephone Banking – 855.500.WANI
- Debit Card
- Overdraft Privilege Program
- VIP Overdraft Protection Program
- Worry-free Automatic Transfers from Savings Accounts

With all of these terrific features, a Wanigas Checking Account is a must have.

Cash Management Account

If you maintain a \$2,500 balance in your Cash Management Account you can enjoy the above benefits along with these added features:

- FREE CHECK WRITING PRIVILEGES
- DIVIDENDS COMPOUNDED AND PAID MONTHLY

It's Easy to Switch!

It's easy to switch over to a Wanigas Checking Account or Cash Management Account. Just fill out the attached application, refold, seal with tape and drop it in the mail, or bring your completed application to one of the credit union offices.

Detach along dotted line, refold with mail panel facing out, affix postage, tape and mail.

(1) Signature Card

(PLEASE PRINT • FILL IN COMPLETELY)

AGREEMENT AND APPLICATION

CHECKING ACCOUNT CASH MANAGEMENT ACCOUNT (Minimum Balance \$2,500)

Draft Account Number (office use only)

Name (print names) _____ **Date of Birth** _____ **Social Security No.** _____
 (1) _____
 (2) _____
 (3) _____

Street _____ **City** _____ **State** _____ **Zip** _____
Telephone Number: Home (____) _____ Work (____) _____

I/We agree to the terms and conditions stated on the other side of this Signature Card. I understand that a credit check will be done and this account is subject to approval.

(1) _____ Date _____
 (2) _____ Date _____
 (3) _____ Date _____
 (signatures)

(2) Share Draft Overdraft Options

DATE _____ ACCT# _____

Please attempt to clear any overdraft created on my/our share draft account by transferring from the accounts referenced below and in the order as indicated (1st, 2nd, etc.). I understand that overdrafts will only be paid when the entire overdraft amount, plus applicable fees, can be transferred from one account. Partial transfers will not be made.

_____ Regular Shares/Savings** _____ Variable Shares* _____ Other Accounts _____
 _____ Club Type* _____ Overdraft Protection Plan, please send application _____

* Transfers and withdrawals made by telephone, by EZ Banking, by transfer to an authorized third party, or to cover share draft overdrafts will be limited to a total of six (6) such transfers and withdrawals per account, per month.
 **Transfers from Regular Shares/Savings will not reduce the balance below the par value (\$5.00) of one share.

The undersigned authorizes Wanigas Credit Union to withdraw or transfer funds to or from the above account(s), as indicated by priority, in an attempt to clear an overdraft in my/our share draft/checking account. I/We further authorize WCU to attach and incorporate this amendment to my share draft agreement.

Signature - Primary Account Owner

Signature - Joint Account Owner

Signature - Joint Account Owner

Signature - Joint Account Owner

3 Easy Steps...

Just 3 easy steps is all it takes to open your very own Wanigas Share Draft/Checking Account!

- (1) Completely fill out and sign the Signature Card (including the information on the reverse side)**
- (2) Complete the Share Draft Over-draft Options Form**
- (3) Complete the check order form**

Then, fold this form so our address shows on the outside, seal and mail. Wanigas Credit Union will do the rest to get you started.

(3) Check Order Form

ORDER FOR ... FULLY PERSONALIZED DRAFTS

PLEASE PRINT CLEARLY

MEMBER NAME	STARTING NUMBER
JOINT OWNER	
ADDRESS	
CITY & STATE	ZIP CODE
SPECIAL INSTRUCTIONS	

If two names are to be printed on drafts... the second person must be joint on the account.

Optional: Driver's License No. _____

Joint Owner's Driver's License No. _____

Phone No. (____) _____
 Area Code

FOR CREDIT UNION USE ONLY

MICR

Approved/Denied by _____