



# Georgia Department of Public Safety Credit Union

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## MEMBERSHIP APPLICATION

**Primary Owner Name:** \_\_\_\_\_

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: (h) \_\_\_\_\_ (w) \_\_\_\_\_

Employer: \_\_\_\_\_

**Joint Owner Name:** \_\_\_\_\_

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: (h) \_\_\_\_\_ (w) \_\_\_\_\_

Employer: \_\_\_\_\_

**Beneficiary Name:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Type of Account:**       Share Savings     Checking     Share Certificate     IRA     Star Saver

## TYPES OF ACCOUNTS

- Share Savings** – Open a share savings account with \$30.00. This consists of a \$5.00 membership fee and your investment in at least one share (\$25.00). Your membership will terminate if you withdraw all of your shares. Features of the account include Call 24 Teller, payroll deduction, and dividends paid on balances over \$100.00.
- Star Saver** – For children up to 16 years of age. \$25.00 to open. Dividends paid on all balances.
- Share Checking** – You must have a share savings account to open a share checking account. Features of the account include Call 24 Teller, dividends paid on all balances over \$250.00, ATM cards, direct deposit with free first order of checks, and payroll deduction.
- Share Certificate** – Our share certificate accounts are time deposits that pay dividends on terms ranging from 6 months to 5 years. \$500.00 minimum deposit.

## BACKUP WITHHOLDING CERTIFICATION

By signing below, I, \_\_\_\_\_, certify under penalties of perjury that the Taxpayer Identification Number (TIN) shown above is my correct TIN and that I am not subject to backup withholding.

I/We hereby agree to be bound by the Georgia Department of Public Safety Credit Union bylaws and the terms and conditions specified on the reverse side of this form that may be changed from time to time by the Board of Directors.

I/We certify that the information provided is true and correct, and acknowledge receipt of a copy of the Truth in Savings brochure, outlining the terms and conditions of all accounts offered by the Georgia Department of Public Safety Credit Union.

\_\_\_\_\_  
Primary Owner Signature

\_\_\_\_\_  
Joint Owner Signature

\_\_\_\_\_  
Date

## CONDITIONS

**AGREEMENT** – This agreement is subject to applicable federal laws and the laws of the state of Georgia (except to the extent that this agreement can and does vary such rules or laws). We may permit some variations from this standard agreement, but any variations must be agreed to in writing. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so that the singular includes the plural and the plural includes the singular. As used in this agreement, the words “we”, “our”, and “us” mean credit union and the words “you” and “your” mean the owner(s) of this account and any “agent” appointed by or on behalf of the owner(s) to sign on the account in a representative capacity. This account may not be transferred or assigned without our written consent.

**LIABILITY** – Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys’ fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

**DEPOSITS** - Any item, other than cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open. If the account earns dividends, we are prohibited by law from guaranteeing the payment of dividends or that dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of a dividend period. Unless otherwise agreed, you waive any right to receive any original item after it is paid.

**WITHDRAWALS** – Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature card, may withdraw or transfer all or any part of the account balance at any times on forms approved by us. Each time you (until we receive written notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a non-conforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our by-laws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and subject to penalty.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all our accounts. Individual account is owned by one person. Joint account – with survivorship (and not as tenants in common) is owned by two or more persons. Each of you intend that upon your death the balance in the accounts will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. Joint account – no survivorship (as tenants in common) – is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

**PLEDGES** – Unless you tell us differently in writing, such owner of account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor, pay on death beneficiary, or trust account beneficiary becomes effective.

**STOP PAYMENTS** – A stop-payment order must be given in the manner required by law, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date, and amount of the item, and the payee. We will honor a stop payment request by the person who signed the particular item and by any other person even though such other person did not sign the item, if such person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

**AMENDMENTS AND TERMINATION** – We may change our by-laws and any items of this agreement rules governing changes in interest or dividend rates have been provided separately. For other changes, we will give you reasonable advice in writing or by any other method permitted by law. We receive the right to close this account if your membership in this credit union terminates. You agree to keep us informed about your current address at all times. Notice from us to any one of you is notice to all of you.

**STATEMENTS** – If you do not notify us of any unauthorized signature or alteration within a reasonable time (not to exceed 14 days) after we send or make available to you, your statement and items: (1) you cannot assert the unauthorized signature or alterations against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problems (E.g erroneous statement, missing signature, unauthorized endorsement etc.) within this 60-day period or lose your right to assert the problem against us.

**DIRECT DEPOSITS** – If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**RIGHT TO REPAYMENT OF INDEBTEDNESS** – You each agree that we may, without prior notice and when permitted by law, charge against and deduct from this account, any due and payable debt, owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date from which we properly accelerate under the note. Our right to repayment does not apply to this account if: (a) it is an individual retirement account or other tax deferred retirement account, or (b) the debt is created by a consumer credit transaction, under a credit card plan, or (c) the debtors right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us blameless from any claim arising as a result of our exercise of our right to repayment.