# CHECKING ACCOUNT APPLICATION

**Choose the checking account that's best for you.**

☐ Everything Premium ☐ Everything ☐ Basic Plus ☐ E-Builder

**Personal Information**

Complete the Personal Information section. Include a copy of your driver's license or other valid I.D.

Last Name | First Name

Member Number | Date of Birth

Social Security Number

Home Address

City | State | Zip

Home Phone | Work Phone

Cell Phone | E-Mail Address

Joint Owner Last Name | Joint Owner First Name

Remember, please include a copy of your driver's license or other valid I.D. (Primary and Joint)

## Free Services

☐ **E-Banking & Mobile Banking –** Manage your accounts online or on the phone.

☐ **Bill Payer Service** – Pay your bills online.

☐ **Debit Card** - Convenient access to your funds.

## Overdraft Protection Options

☐ Link my Savings Account to cover any overdrafts. (Included)

☐ Use Courtesy Pay to cover any overdrafts on paper checks and recurring electronic transactions. (Included)++

☐ I would like to learn more how Courtesy Pay can cover everyday ATM and Debit Card transactions so I have maximum protection.

☐ For additional protection, I would like to have a Personal line of Credit Linked. ***

☐ I do not want Overdraft Protection.

☐ I do not want Courtesy Pay.

***Requires a completed Consumer Loan Application and subject to credit approval.

++ An overdraft will occur when you do not have enough money in your account to cover a transaction, but we pay it anyway. Certain restrictions and fees may apply. E-Builder not eligible for Courtesy Pay. For Courtesy Pay and all other fees, refer to our Schedule of Fees and Charges.

## Initial Deposit

Select one or more of these options.

Deposit the enclosed checks(s).

Transfer funds from my E-Central

☐ Savings ☐ Checking

☐ Other

Total Deposit **$0.00**

I/We agree to be bound by the terms and conditions applicable to each account and/or service requested, as contained in the Truth In-Savings Disclosure and Electronic Services Disclosure, and the Credit Union's Bylaws, all of which are incorporated by this reference. I/We authorize the Credit Union to gather whatever credit, checking account and employment information the Credit Union considers appropriate from time to time. I/We understand that this will assist the Credit Union, for example, in determining my/our initial and ongoing eligibility for my/our account and/or in connection with making future credit opportunities available to me/us. I/We authorize the Credit Union to give information concerning its experiences with me/us to others subjects to applicable law. All funds paid into any account shall be considered as being held by each owner of the account equally, with the right of survivorship and regardless of net contribution, and that the Credit Union is under no obligation to inquire as to the source of any contribution. The Credit Union is authorized to recognize any of the signatures below for transactions of any business on any account on which that party is named as an owner. Other terms and conditions may apply.

Member Signature | Date

Joint Owner Signature | Date

**IMPORTANT:** This application is not valid unless signed.
Please mail completed application to:

E-Central Credit Union
990 S. Fair Oaks Ave.
Pasadena, CA 91105