

Primary Account Holder *All information is required* (Please Print Clearly)				
Last Name	First	Middle	Social Security Number	My Preferred Contact Method Is <input type="checkbox"/> Phone <input type="checkbox"/> E-mail <input type="checkbox"/> Paper Mail
Physical Address (No PO Box)			Apt/Unit #	Cell Phone # (Include Area Code)
City			State	Zip
Mailing Address (if different from Home Address – Include City, State & Zip)			Home Phone # (Include Area Code)	
Place of Birth (City & State)		Mother's Maiden Name		My Preferred Phone Number Is <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Home
Home E-mail Address		Work E-mail Address		My Preferred E-mail Is <input type="checkbox"/> Home <input type="checkbox"/> Work

Check the Account Type(s) You are Opening (Do not mark existing accounts)				
<input type="checkbox"/> Secondary Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Christmas Club	<input type="checkbox"/> Casualty Coverage Account	
<input type="checkbox"/> Money Market Checking*	<input type="checkbox"/> Money Market Savings*	<input type="checkbox"/> Super Money Market Savings*	(*Minimum Balances Apply)	
<input type="checkbox"/> E-Statements**	<input type="checkbox"/> E-Receipts	<input type="checkbox"/> E-Notices	(**Requires enrollment in Free Online Banking at riverlandfcu.org)	

Overdraft Protection for Checking Accounts (Available only for checking account holders)
<p>If I indicate below, the Credit Union may transfer available funds from my designated account(s), in the chronological order that they are listed, to pay any item presented for payment against my account. If there are insufficient funds in the first account designated, overdraft protection may transfer funds from additional designated accounts to clear a single item, and each transfer will incur a service fee as disclosed in the current rate and fee schedule.</p> <p><input type="checkbox"/> I DO want Checking Account Overdraft Protection</p> <p>Designate Overdraft Accounts sequentially: Account Types ~ Savings, Money Market, & Loan</p> <p>1) Account # _____ Type _____ 2) Account # _____ Type _____</p> <p>3) Account # _____ Type _____ 4) Account # _____ Type _____</p> <p><input type="checkbox"/> I DO NOT want Checking Account Overdraft Protection</p>

Debit Card (Available only for checking account holders)	Check Order
<input type="checkbox"/> Process this application for my debit card <input type="checkbox"/> Process this application for my joint owner(s) debit card(s) <input type="checkbox"/> Do NOT process this application for a debit card	<input type="checkbox"/> Yes – Order one box of standard RiverLand checks* <input type="checkbox"/> No – I do not want checks at this time <small>*Cost of checks will be charged to your checking account and checks will not be ordered if funds are not available. Call for current pricing.</small>

Check the Ownership Changes on the Account

Primary Owner Name Change Former Name _____
Joint Owner(s) Add Change

Joint Owner Agreement without Right of Survivorship

RiverLand Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business on each account opened under this membership. All joint owners hereby agree with each other and with RiverLand Federal Credit Union that all sums now on deposit or heretofore or hereafter deposited to any account opened under this membership are and shall be owned by them jointly without right of survivorship and be subject to the withdrawals of any of them, and payments to them or the survivor(s) shall be valid and discharge RiverLand Federal Credit Union from any liability of such payments. Any joint owner may pledge any and all funds on deposit in any account open under this membership as collateral for a loan or loans. The right or authority of RiverLand Federal Credit Union under this agreement shall not be changed or terminated by a said owner except by written notice to RiverLand Federal Credit Union, which shall not affect transactions theretofore made. Shares are not transferable except on the books of RiverLand Federal Credit Union.

Joint Account Holder (other than primary) *All information is required* Joint Account Holder (other than primary)

Last Name	First	Middle	Last Name	First	Middle		
My Preferred Contact Method Is: <input type="checkbox"/> Phone <input type="checkbox"/> E-mail <input type="checkbox"/> Paper Mail My Preferred Phone Number Is: <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Home My Preferred E-mail Is: <input type="checkbox"/> Home <input type="checkbox"/> Work			My Preferred Contact Method Is: <input type="checkbox"/> Phone <input type="checkbox"/> E-mail <input type="checkbox"/> Paper Mail My Preferred Phone Number Is: <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Home My Preferred E-mail Is: <input type="checkbox"/> Home <input type="checkbox"/> Work				
Home Address		Apt/Unit #	Cell Phone #	Home Address		Apt/Unit #	Cell Phone #
City	State	Zip	Work Phone #	City	State	Zip	Work Phone #
Social Security Number		Date of Birth	Home Phone #	Social Security Number		Date of Birth	Home Phone #
Home E-mail		Work E-mail		Home E-mail		Work E-mail	
Employer		Position/Title		Employer		Position/Title	
Employer Address, City, State, Zip		Driver's License Number & State		Employer Address, City, State, Zip		Driver's License Number & State	
Place of Birth		Mother's Maiden Name		Place of Birth		Mother's Maiden Name	
Add Joint Owner(s) to: <input type="checkbox"/> All shares <input type="checkbox"/> Savings only (ID _____) <input type="checkbox"/> Checking only (ID _____) <input type="checkbox"/> Certificate(s) only (ID _____)							

TIN and Backup Withholding Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person, and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply.

Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____

Authorization and Application Agreement

By signing below, I/We hereby acknowledge receipt of the Membership and Account Agreement of RiverLand Federal Credit Union, which includes the Electronic Funds Transfer disclosure and the Funds Availability policy; the Rate and Fee schedule, which includes the Truth In Savings disclosure; and the Privacy Policy. The signer(s) hereby certify that all of the information submitted in the Application is true, correct, and complete. I/We authorize RiverLand Federal Credit Union to make whatever inquiries it deems necessary of others concerning the foregoing information, including but not limited to, procuring consumer reports from consumer reporting agencies and to provide information arising out of applicant(s) transactions with RiverLand Federal Credit Union to others, as needed. Signature(s) denote(s) agreement to the terms stated on this form. I/We pledge all savings against delinquent loans, unpaid balances due, or unpaid fees that may be incurred. I/We acknowledge receipt of a copy of the agreements and disclosures applicable to the accounts and services requested.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

X _____
Signature of Primary Member

X _____
Date

X _____
Signature of Joint Owner

X _____
Signature of Joint Owner

RiverLand Federal Credit Union Use Only

Account # _____ Date _____ Opened By _____ Branch Location _____ Verified By _____
 ChexSystems _____ Credit Score _____ Check Order Date _____ Debit Order Date _____

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices (Courtesy Pay). To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Courtesy Pay).

What are the standard overdraft practices (Courtesy Pay) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if RiverLand Federal Credit Union pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of up to \$27.50 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want RiverLand Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 504-576-5800, visit riverlandfcu.org, or complete the form below and mail to: 639 Loyola Ave, Suite 220, New Orleans, LA 70113 or fax to 504-576-5805, or return it to any RiverLand Federal Credit Union branch.

I realize that I have an ongoing right to revoke this authorization at any time and I may do so by calling, online, by mail, by fax, or by visiting any RiverLand Federal Credit Union branch.

___ I **DO** want RiverLand Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___ I **DO NOT** want RiverLand Federal Credit Union to authorize to pay overdrafts on my ATM and everyday debit card transactions.

___ I **DO NOT** want RiverLand Federal Credit Union to pay overdrafts on any transactions (including checks, ACH, automatic bill payments, and authorizations to pay ATM and everyday debit card transactions).

Signature of Primary Owner

Date

Name of Primary Owner (Please Print Clearly)

Checking Account Number

Be Sure to Complete This Page for ATM & Debit Card Overdraft Authorization (Courtesy Pay)