



# Account Change Application & Signature Card

### I'd like to open a:

#### Switch me to a:

- Freedom Checking  
no min bal, no monthly fees
- Thrift Checking  
\$100 min bal
- Premier Checking  
\$2000 min bal, \$2000 earns dividends

### Courtesy Pay:

Overdraft payment service for your share draft/checking account.

### Select Card Type:

- Visa Debit Card (Checking Accts only)
  - Primary Acct Owner
  - Joint Acct Owner(s)
- ATM Card (Savings Accts only)
  - Primary Acct Owner
  - Joint Acct Owner(s)

### Sign me up for:

- Penny On-Line (free and required for e-statements)
- Username: \_\_\_\_\_  
must be 3-20 characters, have no special characters (spaces, dashes, etc), and start with a letter
- Free E-Statements (required with Freedom Account)
  - Penny On-Line Bill Pay (free with a Freedom Account or \$5 a month with any other checking account)

### I'd like to open a(n):

- Vacation Club Savings
- Holiday Club Savings
- Money Market Account
- Indiv. Retirement Account (IRA)
- Share Certificate

### Return checklist:

- Completed application
- Opted In or Opted Out of Courtesy Pay (required to process application)
- Proof of identity (copy of driver's license or passport)
- Proof of eligibility (copy of employer ID card or paystub)
- Minimum deposits (at least \$5)
- W-8BEN (if required above)

See [www.pennstatefederal.com](http://www.pennstatefederal.com) for account summaries, interest rates and fees.

### Please return application to:

Penn State Federal Tellers  
123 Amberleigh Lane  
Bellefonte, PA 16823



|                |
|----------------|
| ACCOUNT NUMBER |
|----------------|

|   |                      |
|---|----------------------|
| PRIMARY OWNER'S FIRST, MIDDLE AND LAST NAME   |                      |
| SOCIAL SECURITY NUMBER  | DATE OF BIRTH        |
| PSU ID #  | MOTHER'S MAIDEN NAME |
| NAME CHANGE? <input type="radio"/> MARRIAGE <input type="radio"/> DIVORCE <input type="radio"/> OTHER<br>PRIMARY OWNER NAME CHANGE REQUIRES COPY OF COURT ORDER;<br>ORDER A NEW CARD AND GIVE NEW SIGNATURE BELOW |                      |
| MAILING ADDRESS (STUDENTS - LOCAL ADDRESS)  |                      |
| PERMANENT ADDRESS IF DIFFERENT FROM ABOVE   |                      |
| HOME PHONE  |                      |
| CELL PHONE  | WORK PHONE           |
| EMAIL ADDRESS   |                      |
| EMPLOYER, DEPARTMENT & POSITION   |                      |
| DRIVER'S LICENSE NUMBER & STATE   |                      |
| EXPECTED PSU GRADUATION (MONTH & YEAR)  |                      |

### Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

For additional joint owners see reverse side.

Multiparty accounts are either/or accounts with rights of survivorship.

### ADD JOINT OWNER

|  |                      |
|--|----------------------|
| JOINT OWNER'S FIRST, MIDDLE, AND LAST NAME |                      |
| SOCIAL SECURITY NUMBER                     | DATE OF BIRTH        |
| PSU ID #                                   | MOTHER'S MAIDEN NAME |
| MAILING ADDRESS (STUDENTS - LOCAL ADDRESS) |                      |
| PERMANENT ADDRESS IF DIFFERENT FROM ABOVE  |                      |
| HOME PHONE                                 |                      |
| CELL PHONE                                 | WORK PHONE           |
| EMAIL ADDRESS                              |                      |
| EMPLOYER, DEPARTMENT & POSITION            |                      |
| DRIVER'S LICENSE NUMBER & STATE            |                      |
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By signing below, I (We) acknowledge receipt of and agree to the terms and conditions of the Membership & Account Agreement, Truth-in-Savings, Fee Schedule, Funds Availability Policy Disclosure, to debit card or EFT service (if applicable), and to any amendment Penn State Federal makes from time to time, which are incorporated herein. In considering your request for any service, Penn State Federal may obtain a credit report. I understand that, although my ability to join the credit union may be based on my place of employment, continued membership and access to credit union services are not employment benefits and may be provided or withheld based on credit union policies.

**Notice-Statutory Lien:** Under Penn State Federal Bylaws and the Federal Credit Union Act (12USC Section 1757 (11)), Penn State Federal (we) has the right to impress and enforce a statutory lien against your shares and dividends in the event of your failure to satisfy a financial obligation to us. We may enforce that right by applying the balance of shares and dividends in the event of your failure to satisfy a financial obligation to us. We may enforce that right by applying the balance of Shares and dividends in your account(s) at the time of that default in order to satisfy your obligation. We may exercise this right without further notice to you. However, shares that you have in any account that would lose special tax treatment under any law, if subject to this interest, are excluded from this interest.

**Taxpayer Identification Number and Backup Withholding Certification:** Under penalties of perjury I certify that: (1) The number shown on this form is my correct Taxpayer Identification Number, (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. Person (Including a U.S. Resident Alien). Instructions - 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, cross out item 3 and complete a W-8BEN if you are not a U.S. person. **The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

**Courtesy Pay:** This is an overdraft payment service for your share draft/checking account. The added value to you includes no third-party fees, late fees or the embarrassment of returned checks. We, at our sole discretion, may honor and pay checks, automatic debits (ACH), and bill payment items drawn against a checking account that does not have sufficient funds available at the time of the presentment. Courtesy pay will be applied only after the account's other sources of overdraft protection (savings or credit lines) have been depleted. See the Fee Schedule for Courtesy Pay fees.

- Courtesy Pay Opt In
- Courtesy Pay Opt Out

|                                    |
|------------------------------------|
| PRIMARY APPLICANT SIGNATURE & DATE |
|------------------------------------|

|                                  |
|----------------------------------|
| JOINT APPLICANT SIGNATURE & DATE |
|----------------------------------|

### REMOVE ACCOUNT OWNER

All account owners understand that the removal of a multiple party Account Owner requires signature of all owners & we hold Penn State Federal harmless for actions regarding account access. The removal of an owner relinquishes ownership interest including any member share in the account. This relinquishment does not affect my/our obligation on any loan account. (Fill out name to be removed & give signatures.)

|                              |
|------------------------------|
| ACCOUNT OWNER NAME TO REMOVE |
|------------------------------|

|  |
|--|
| REMOVED ACCOUNT OWNER SIGNATURE AND DATE |
|--|

Multiparty accounts are either/or accounts with rights of survivorship.

**ADD JOINT OWNER**

|  |                      |
|--|----------------------|
| JOINT OWNER'S FIRST, MIDDLE, AND LAST NAME |                      |
| SOCIAL SECURITY NUMBER                     | DATE OF BIRTH        |
| PSU ID #                                   | MOTHER'S MAIDEN NAME |
| MAILING ADDRESS (STUDENTS - LOCAL ADDRESS) |                      |
| PERMANENT ADDRESS IF DIFFERENT FROM ABOVE  |                      |
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**JOINT APPLICANT SIGNATURE & DATE**

**JOINT APPLICANT SIGNATURE & DATE**



|   |   |
|---|---|
| <b>OFFICE USE ONLY</b>  | <b>VER 4.20</b>                         |
| <input type="radio"/> <b>CHECKED</b>  | <input type="radio"/> <b>RE-CHECKED</b> |
| MEMBER NUMBER   |   |
| SHARES OPENED   |   |
| MICR NUMBER   |   |
| OPEN DATE   |   |
| CHANGED BY  |   |
| CHECKED BY  |   |
| <input type="radio"/> <b>W-8BEN?</b><br><input type="radio"/> <b>SALARY DEPOSIT?</b><br><input type="radio"/> <b>DEPOSIT AUTHORIZATION?</b><br><input type="radio"/> <b>PAYROLL DISTRIBUTION?</b> |   |

123 Amberleigh Lane ●  
 Bellefonte, PA 16823 ●  
 P. (814) 865-7728 ●  
 P. (800) 828-4636 ●  
 F. (814) 863-6183 ●

www.PennStateFederal.com ●

