



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
- Matrimoney Savings
- SmartStart 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 Rate & Fee Schedule for complete account summaries & interest rates.

Please return application to:

Penn State Federal Tellers
123 Amberleigh Lane
Bellefonte, PA 16823

ACCOUNT NUMBER

PRIMARY OWNER'S FIRST, MIDDLE AND LAST NAME <input type="radio"/> MR. <input type="radio"/> MRS. <input type="radio"/> MS. <input type="radio"/> DR.	
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 PRIMARY OWNER NAME CHANGE REQUIRES COPY OF COURT ORDER; 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 <input type="radio"/> MR. <input type="radio"/> MRS. <input type="radio"/> MS. <input type="radio"/> DR.	
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	
EXPECTED PSU GRADUATION (MONTH & YEAR)	

By signing below, I (We) acknowledge receipt of and agree to the terms and conditions of the Membership & Account Agreement, Truth-in-Savings, Rate & 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. Please photocopy this page to submit additional joint owner information.

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 Rate and Fee Schedule for Courtesy Pay fees.

- Courtesy Pay Opt In Courtesy Pay Opt Out

PRIMARY APPLICANT SIGNATURE & DATE

JOINT APPLICANT SIGNATURE & DATE



ACCOUNT OWNER NAME TO REMOVE

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.)

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	
<input type="radio"/> MR. <input type="radio"/> MRS. <input type="radio"/> MS. <input type="radio"/> DR.	
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	
EXPECTED PSU GRADUATION (MONTH & YEAR)	

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Courtesy Pay Opt In **Courtesy Pay Opt Out**



PRIMARY APPLICANT SIGNATURE & DATE

JOINT APPLICANT SIGNATURE & DATE

OFFICE USE ONLY	VER 9.18
<input checked="" type="radio"/> CHECKED	<input checked="" type="radio"/> RE-CHECKED
MEMBER NUMBER	
SHARES OPENED	
MICR NUMBER	
OPEN DATE	
CHANGED BY	
CHECKED BY	
<input type="radio"/> W-8BEN? <input type="radio"/> SALARY DEPOSIT? <input type="radio"/> DEPOSIT AUTHORIZATION? <input type="radio"/> PAYROLL DISTRIBUTION?	

123 Amberleigh Lane •
Bellefonte, PA 16823 •
R (814) 865-7728 •
R (800) 628-1636 •
F (814) 863-6183 •
www.PennStateFederal.com •

