

P.O. Box 1071 | Poughkeepsie, NY | 12602-1071 845.463.3011 | hvcu.org

Member Number:	
Share ID:	

Premier Checking Joint Account Upgrade

Please note: Only one Premier Checking can be opened per primary member and is limited to a maximum of one joint owner.

By signing or otherwise authenticating, I/we agree to the terms and conditions of the Truth In Savings Disclosure and Account Agreement, Fee Schedule, Account Rate Information, Privacy Notice, Overdraft Notice, and Funds Availability Policy Disclosure, if applicable. If an access card or EFT service is requested and provided, I/we agree to the terms of the Electronic Fund Transfers Agreement and Disclosure. I/We acknowledge receipt of the agreements and disclosures applicable to the accounts and services requested herein, and to any amendment the Credit Union makes from time to time which are incorporated herein, and which will be posted on the credit union's web site for immediate review. My/our continuing to use credit union services after the posting of such amendments constitutes my/our acceptance of the amendment[s] and I/we understand our responsibility to monitor for amendments and changes on a regular basis.

Primary/Member Signature	Print Name	Date
Joint Owner's Signature	Print Name	Date

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