

Please Note: A copy of the joint owner's valid photo ID must be submitted with this application.

PRIMARY MEMBER INFORMATION

FIRST NAME & MIDDLE INITIAL		LAST NAME	
BIRTHDAY (MM/DD/YY)	MEMBER NUMBER	MOBILE # (PREFERRED METHOD OF CONTACT)	
EMAIL ADDRESS			

JOINT OWNER INFORMATION

Add this joint owner to my current membership, which includes all my Quorum accounts, with the exception of any loan, credit card, or IRA account(s) I may have.

YES, ADD TO ALL ACCOUNTS NO, PLEASE ADD ONLY TO THE ACCOUNT(S) NOTED BELOW (Indicate suffixes, e.g., 00 for Basic Savings)

FIRST NAME & MIDDLE INITIAL	<input type="checkbox"/> MR. <input type="checkbox"/> MS.	LAST NAME
BIRTHDAY (MM/DD/YY)	SOCIAL SECURITY OR TAX ID	CITIZENSHIP <input type="checkbox"/> US <input type="checkbox"/> RESIDENT ALIEN <input type="checkbox"/> NON-RESIDENT ALIEN

JOINT OWNER CONTACT INFORMATION

HOME STREET ADDRESS	CITY	STATE & ZIP
MAILING ADDRESS (SKIP IF SAME AS ABOVE)	CITY	STATE & ZIP
MOBILE # (PREFERRED METHOD OF CONTACT)	HOME PHONE #	EMAIL ADDRESS

FOR CHECKING ACCOUNTS ONLY (OPTIONAL)

Please send me new checks. Indicate starting check #: _____

Please send me a new debit card.

You're almost done...

DISCLOSURES & AGREEMENT

Joint Owner Agreement:

I (we) hereby apply for joint ownership at Quorum FCU, agree to conform to its bylaws, and amendments thereto and subscribe for at least one share. By signing this form, I (we) agree to be bound by the terms of agreement for all services, now and in the future, including the Credit Agreement stated in the All-In-One Credit Agreement and Truth-In-Lending Disclosure and to the conditions stated within the Truth-In-Savings Disclosure, which has been or will be supplied to me (us) and is also available through Quorum's website at quorumfcu.org. Access to this account by the joint member through remote services, such as, but not limited to Online Banking and VoiceConnect (automated telephone services) is subject to authorization by the primary member as outlined in the above disclosures.

Joint Savings Account Agreement:

Quorum FCU is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction to any business for these accounts. The joint owners of these accounts, hereby agree with each other and with said credit union that all sums now paid in on savings, or heretofore of hereafter paid in on savings by any or all of said owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship and be subject to the withdrawal or receipt of any of them and Payment of any of them or the survivor or survivors shall be valid and discharge said Credit Union family from any liability of or such payment. Any or all of said joint owners may pledge all or any part of the savings in these accounts as collateral security to a loan or loans. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made.

Credit Information:

I (We) authorize the Credit Union to obtain and/or furnish information concerning my (our) credit affairs to any association, firm, corporation, or personnel office. I (We) authorize the Credit Union to check my (our) employment and credit history and to obtain consumer reports in connection with any application for an account or credit and for any update, renewal or extension of the credit received. If I (we) request, the Credit Union will tell me (us) the name and address of any credit bureau from which it received a credit report on me (us). I (We) understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on any application made to federal credit unions insured by the NCUA. I (we) have read the agreement for each service I (we) have applied for. I (we) understand that a Credit Union representative may inform me (us) at the time I (we) open my (our) account or after regarding my (our) eligibility for pre-approved credit. I (we) may consent to any pre-approved credit verbally at a Credit Union location or over the phone.

Security (Pledge of Savings Accounts):

I (We) may grant the Credit Union a Security Interest and/or right of offset in all joint and individual savings accounts and checking accounts I (we) have with the Credit Union both now and in the future. My (Our) signatures confirm that I (we) have read and understand the disclosure above as well as the following disclosure information (if applicable):

I (We) authorize Quorum FCU to accept payroll deposits into my (our) Quorum FCU account(s). I (We) further authorize Quorum FCU to debit my (our) account(s) to correct any of my (our) erroneous credit(s) previously made to my (our) account in accordance with this authorization. As the primary member, I am legally eligible for membership with Quorum FCU. All information I (we) have supplied on this application is valid and may be verified by the Credit Union.

BY SUBMITTING THIS APPLICATION I CERTIFY UNDER PENALTIES OF PERJURY: By submitting this application I (we) certify under penalties of perjury: (1) the Social Security Number(s) or Tax Identification Number(s) on this application is/are correct; (2) I (We) have not been notified by the Internal Revenue Service (IRS) that I (we) am/are subject to backup withholding due to failure to report interest or dividend income, or the IRS has notified me/us that I (we) am/are no longer subject to backup withholding. (3) I (we) am/are a US person (including a US resident alien). The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. my consent to any provision of this document other than the certifications required to avoid backup withholding.

SIGN HERE

MEMBER SIGNATURE _____ DATE _____

JOINT OWNER SIGNATURE _____ DATE _____

SUBMIT YOUR APPLICATION

Please note: A copy of the joint owner's valid photo ID must be submitted with this application. Failure to do so will result in a delay of processing your request.

FAX TO: (914) 641-3730, Attention: Operations; or
MAIL TO: Quorum, 2500 Westchester Avenue, Suite 411, Purchase, NY 10577 | Attention: Operations