

PERSONAL INFORMATION		JOINT OWNER INFORMATION	
MEMBER NUMBER		FIRST NAME & MIDDLE INITIAL <input type="checkbox"/> MR. <input type="checkbox"/> MS.	
FIRST NAME & MIDDLE INITIAL		LAST NAME	
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			

PRIMARY MEMBER 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	

JOINT OWNER CONTACT INFORMATION			
<input type="checkbox"/> CHECK HERE IF HOME & MAILING ADDRESS ARE THE SAME AS PRIMARY MEMBER			
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	

WHICH CHECKING ACCOUNT OPTIONS WOULD YOU LIKE?	
Which checking account would you like to open? <input type="checkbox"/> QClassic <input type="checkbox"/> QChoice* <small>*QChoice requires enrollment in eStatements and minimum monthly direct deposit(s) totaling \$1,000 or minimum average daily balance of \$5,000.</small>	
Would you like a debit card with this account? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If you would like to sign up for Overdraft Protection, please see page 2 for details.	
IMPORTANT: Please contact your employer if you want to sign up for direct deposit. You will need your Quorum account number and our ABA Routing & Transit Number (221981335) .	

HOW WOULD YOU LIKE TO FUND YOUR NEW CHECKING ACCOUNT?	
DEPOSIT AMOUNT: \$	
<input type="checkbox"/> TRANSFER FROM YOUR OTHER EXISTING QUORUM ACCOUNT ACCOUNT NUMBER + SUFFIX	<input type="checkbox"/> WITH A CHECK: MAKE YOUR CHECK PAYABLE TO QUORUM FEDERAL CREDIT UNION

You're almost done...

CHOOSE THE OVERDRAFT PROTECTION OPTION(S) THAT WORK FOR YOU

We have three levels of Overdraft Protection available:

CHECKING RESERVE LINE-OF-CREDIT:

A Checking Reserve Line-of-Credit keeps \$500 or more at the ready, should your balance fall short of your needs. There's no cost for this service, and you're not charged any interest until you use it.

- Check here if you are interested in our Checking Reserve Line-of-Credit. A Member Service Representative will contact you with more information and help you get started.

AUTOMATIC TRANSFERS (NO SIGN-UP NEEDED):

When your checking account is in danger of being overdrawn, an Automatic Transfer moves funds from your savings account automatically into your checking account to cover the overdraft (fees apply).

COURTESY PAY:

When the balance in your Checking Reserve or automatic transfer account is too low, we'll pay your overdraft (under most circumstances) to cover your transaction.

WHAT YOU NEED TO KNOW ABOUT OUR COURTESY PAY SERVICE:

We authorize and pay overdrafts for the following types of transactions (Courtesy Pay Standard Coverage): Checks and other transactions made using your checking account number, automatic bill payments, electronic transfers (ACH debits), recurring debit card transactions (e.g., gym membership).

We will NOT authorize and pay the following types of transactions unless you opt in to Courtesy Pay Extended Coverage for these card related transactions: ATM and everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that you will always be eligible for the service or 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 Quorum pays my overdraft through Courtesy Pay?

We will charge you a fee of \$37 each time we pay an overdraft; there is no cap on total fees. There is no fee if you have the service and don't use it.

If you choose to opt in for Extended Coverage, we may also cover ATM withdrawals and everyday debit card transactions. Please make your selection below:

- YES** - I want Quorum to authorize and pay overdrafts using Courtesy Pay on ATM and everyday debit card transactions on my checking account(s).
- NO** - I do not want Quorum to authorize and pay overdrafts using Courtesy Pay on my ATM and everyday debit card transactions on my checking account(s)

You can opt out of Courtesy Pay for ATM and everyday debit card transactions anytime through online banking at quorumfcu.org or by phone at (800) 874-5544.

For members who use more than one of these options, the order of use is: **Checking Reserve Line-of-Credit, Automatic Transfer, then Courtesy Pay.** In addition, the Alerts feature in online banking offers another layer of protection by allowing members to create low-balance alerts to notify them when their account is in danger of being overdrawn.

SIGN HERE MEMBER SIGNATURE _____ DATE _____

JOINT OWNER SIGNATURE _____ DATE _____
(if applicable)

SUBMIT YOUR APPLICATION

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

STAFF ONLY	SUFFIX	TELLER #	MICR #