



# CUTMA Account Application

Enclose opening deposit with this form. Make check payable to yourself.  
Mail to CCCU at the address below.

255 N. Lone Hill Ave. San Dimas, CA 91773 | 800.347.2228 (CCCU) | F: 626.915.1370 | info@myCCCU.com • myCCCU.com

Group Code (if applicable)

## 1 Membership Eligibility (Check all that apply)

Minor First Name, Middle Initial, Last Name

Custodian First Name, Middle Initial, Last Name

Custodian Member Number

## 2 Select Your Account(s) (For current rates visit myCCCU.com/rates)

**HARVEST HIGH-YIELD SAVINGS**  ATM Card \$100 or more to open. Earn a high rate with balances up to \$5,000.<sup>1</sup> Must have an active online banking. \$5 monthly fee applies when the daily balance falls below \$100 at any time during the month.

\$

**WELCOME CERTIFICATE**  5 Months  10 Months \$500 minimum, \$250,000 maximum per member. New money only.<sup>2</sup> At maturity, the Certificate will renew into a 12-month term Certificate at the prevailing rate. A penalty will be imposed on early withdrawals from Certificates.

\$

**LIQUID CERTIFICATE - 15 Months** \$2,000 minimum, \$250,000 maximum. New money only.<sup>1</sup> No penalty for withdrawals of up to 50% of the start-of-day certificate balance, minimum \$500, if made after the Certificate has been opened for a minimum of seven days. Withdrawal amounts in excess of 50% in one day will be subject to a 90-day interest penalty, not to exceed interest earned to date. Withdrawal of any amount in the first six days of the certificate being open will result in a penalty of seven days' dividends. Deposits cannot be a transfer from existing funds with Christian Community Credit Union. Not available for IRA accounts.

\$

**STEP-IT-UP CERTIFICATE - 30 Months** \$500 minimum. If the standard rate increases on a 30-month certificate you can STEP UP your rate once during the term. At maturity, the certificate will renew into a 24-month term Certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates.

\$

**TERM CERTIFICATE** \$1,000 or more to open. Six to 60 months. A withdrawal will reduce earnings. A penalty will be imposed on early withdrawal from Certificates.

Term:

6-60 Months

\$

**Mobile / Online Banking** (Account access online and by phone)

Yes, sign me up and send access instructions.  No, I'm not interested.

**TOTAL**

\$

1. Higher-yield APY will be paid on balances up to \$5,000. Tiered-based savings account, thereafter. For current rates, visit mycccu.com/rates.

2. New money is money that is not presently on deposit at Christian Community Credit Union. Existing CCCU Members: New money is defined as deposits posted to your CCCU account within the past 30 days. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money.

## 3 Funding Options

**Check Enclosed** (drawn from another financial institution and payable to your name)

**Transfer from my Christian Community Credit Union Account Number** (Including Suffix):

-

# TRANSFERS TO MINORS

ACCOUNT NUMBER

CUSTODIAN'S LAST NAME, FIRST NAME

As custodian for

NAME OF MINOR

MINOR'S SSN

MINOR'S DATE OF BIRTH

MINOR'S ADDRESS

under the **CALIFORNIA UNIFORM TRANSFERS TO MINORS ACT**, Prob. Code § 3900, et seq, hereby applies for a share account in:

## Christian Community Credit Union

You (the Credit Union) are hereby authorized to act without further inquiry in accordance with writings bearing my signature. You are authorized to supply any endorsement for me on any check or other instrument tendered for this account, and you are hereby relieved of any liability in connection with collection of such items which are handled by you without negligence, and you shall not be liable for the acts of your agents, sub-agents or others or for any casualty. The terms of the California Uniform Transfers to Minors Act, as amended, are hereby incorporated herein by this reference. I agree to conform to the Bylaws, rules, regulations and practices of this Credit Union and any existing or future amendments thereto. Non-transferable except on the books of the Credit Union.

**X** CUSTODIAN'S SIGNATURE DATE

CUSTODIAN'S ADDRESS

SSN AND TYPE OF IDENTIFICATION

### PAYER'S REQUEST FOR TAXPAYER IDENTIFICATION NO.:

NAME OF MINOR:

**PART I. Taxpayer Identification Number (TIN).** Enter your TIN in the box below. The TIN provided must match the name given on the box to avoid backup withholding. For individuals, this is your social security number (SSN). **However, for a resident alien, sole proprietor, or disregarded entity, refer to the W-9 Form, Specific Instructions, Part I.** For other entities, it is your employer identification number (EIN). If you do not have this number, see Instructions **How to get a TIN** in the W-9 Form, **Specific Instructions**.

**NOTE:** If the account is in more than one name, see the chart on the W-9 Form, *Specific Instructions*.

Minor's Social Security No. or Employer I.D. Number:

### PART II. Certification.

 Under penalties of perjury I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
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. citizen or other U.S. person (defined in the W-9 Form, General Instructions), **and**
4. The FATCA code(s) entered on the separate instruction sheet (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must 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. For real estate transactions, item **2** does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See Certification Instructions in the W-9 Form).

Signature: X Date:

AS CUSTODIAN FOR:

PRINT MINOR'S NAME

### IMPORTANT INFORMATION ABOUT 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.

**TRANSFER AGREEMENT AND DESIGNATION OF SUCCESSOR CUSTODIAN**

I, \_\_\_\_\_  
(transferor), hereby deliver \$ \_\_\_\_\_ to the Credit Union named on the reverse side for credit to a share account in the name of \_\_\_\_\_ (custodian), as custodian for

NAME OF MINOR

under the CALIFORNIA UNIFORM TRANSFERS TO MINORS ACT, Prob. Code § 3900, et seq.

This transfer of money to the named minor, which transfer shall include all earnings thereon and any future additions thereto, is irrevocable and is made in accordance with and incorporates the provisions of the California Uniform Transfers to Minors Act, Prob. Code § 3900, et seq, as amended, by this reference.

Further, I hereby designate the person(s) named below to be SUCCESSOR CUSTODIAN(S), in the following order, if the custodian originally designated is unable, declines, is ineligible to serve, resigns, dies, becomes incapacitated or is removed. In such event, the first designated Successor Custodian shall execute a new Transfer Agreement and serve as Custodian. If, at that time, the first designated Successor Custodian is unable or unwilling to serve for any reason, the second designated Successor Custodian shall execute the new Transfer Agreement as Custodian.

(1) \_\_\_\_\_

(2) \_\_\_\_\_

**X** \_\_\_\_\_  
SIGNATURE OF TRANSFEROR DATE

**Christian Community Credit Union**  
Consent for Electronic Disclosures under the  
Electronic Signatures in Global and National Commerce Act

For the purposes of this consent, the words "you" and "your" mean each and every person who signs electronically by clicking, Next below. The words "credit union", "we" and "us" mean Christian Community Credit Union.

**Introduction:** You are applying for membership and/or a loan through the Credit Union's digital platform. To complete your application, we need you to consent to receiving certain disclosures electronically. Electronic disclosures may include privacy notices, fee schedules, Truth-In-Savings, loan applications and documents required to fund your loan, as well as other information regarding your membership, accounts and or loans (Covered Documents). This document informs you of your rights when receiving legally required disclosures, notices, and information ("Disclosures") from the credit union. By completing and applying through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

**Consent to receive disclosures electronically and scope of consent:** You hereby consent to receive the disclosures related to your application(s) with us via some form of electronic communication. (ex. Email, SMS, Digital Portal). You understand your consent to receive such disclosures electronically constitutes your continuing consent to receive any and all future disclosures related to your membership, loan or any other CCCU product of service.

**Obtaining Paper Copies:** To obtain a paper copy of the disclosures, you may write to us at Christian Community Credit Union, PO Box 9001, San Dimas, CA 91773 with details of your request, contact us at 800-347-2228 or e-mail at [info@mycccu.com](mailto:info@mycccu.com). You understand that if you request paper copies they will be provided to you at no charge.

**Withdrawing consent:** You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected. To withdraw your consent to receive further disclosures electronically at any time, you may contact us by phone at 800-347-2228, email at [info@mycccu.com](mailto:info@mycccu.com) or writing to us at Christian Community Credit Union, PO Box 9001, San Dimas, CA 91773.

**Hardware and Software Requirements:**

You understand and agree that in order to receive and/or execute Covered Documents electronically, you must have access to a computer with browser software as required below, Adobe Acrobat Reader, access to the Internet, an active/operating email address (all at your cost), and the most up to date or supported versions of the following software:

For PC, the latest version of Windows. For Mac, the latest version of MacOS. Internet browsers supported are the latest versions of Microsoft Edge, Google Chrome, and Mozilla Firefox. Hardware requirements must meet the minimum requirements set by the operating systems and internet browsers listed above.

In addition, you will also need access to a printer or the ability to download and save information on your computer or mobile device in order to keep copies for your records. By signing this Agreement, you are confirming that you have access to the necessary hardware and software to execute Covered Documents electronically, to receive Covered Documents electronically, to save copies of or to print all Covered Documents, and that you have an active valid email address. You further agree that you are solely responsible for ensuring all updates and upgrades to either your hardware or software are timely performed by you.

**Change of e-mail address:** You must promptly notify us of any change in your email or postal address by phone or written notice to Christian Community Credit Union, PO Box 9001, San Dimas, CA 91773 or by phone at 800-347-2228.

**Protecting Your Information.** You acknowledge that you will be able to retrieve the Communications delivered hereunder by email [and access Documents to by executed electronically by email]. You acknowledge that if you disclose your email and password to anyone else or if your email password is lost or stolen, third parties may be able to access your Documents and Communications. You agree to keep your password in a place of safekeeping, and you agree that the security of your password will be your responsibility at all times.

**Your Computer Security.** You understand and agree that we do not guaranty the security of any Document or Communication electronically provided to you and that we shall not be responsible for any unauthorized third-party interception or use thereof. You acknowledge we are unable to determine whether any part of your computer system, computer, mobile, or other electronic device, system network, software, application, app, browser, internet connection, or other parts used to access the service (collectively your "Computer System") has been infected with malicious software or compromised by unauthorized individuals. You are responsible for keeping current virus protection to protect your Computer System, and for regularly scanning your Computer System for spyware or other malware. We are not responsible for any losses, errors, failures, or malfunctions arising in connection with any unauthorized intrusion into your Computer System, unless we had actual prior knowledge thereof.

**Our Security Measures.** We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered Documents and Communications. You understand that these industry standards are dynamic and constantly developing. By executing this Agreement, you acknowledge and understand that there are risks to electronic delivery of Documents and Communications, including, but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control or interception and/or alteration of such Documents and Communications by third parties in spite of our commercially reasonable security measures.

By signing this Agreement, you represent that you have considered our security measures and find that our security measures are commercially reasonable. In reaching this conclusion, you have considered the historical and potential future content of your account Documents and Communications, the risks associated with electronic delivery of Documents and Communications, and our security measures. If you conclude that our security measures cease to be commercially reasonable in the future, you may terminate this agreement immediately in accordance with the steps listed herein.

\_\_\_\_\_  
Primary Member Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Primary Members Full Name (please print legibly)

\_\_\_\_\_  
Member Number if applicable