

Applicant

General Shares A/C No. _____

Name _____

Present Address _____

City _____ State _____ Zip _____

Home Phone No. _____

Previous Address _____

City _____ State _____ Zip _____

Employer _____

Business Phone No. _____

Date of Hire _____

Date of Birth _____

Social Security No. _____

Driver's License No. _____

Current Checking: _____

Name of Financial Institution: _____

City _____ State _____ Zip _____

Account Number

Credit References (Credit Cards) _____

Personal Reference (Name, Address, Phone) _____

Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to obtain references needed for approval of this service.

Applicant Signature _____

Credit Union Witness _____

Metropolitan Federal Credit Union

4420 Madison Ave.
Kansas City, MO 64111
Ph: (816) 931-4164
Fax: (816) 931-6847

Share Draft Checking Agreement

The owner(s) of this account agree that all money placed in the account, with accumulations, shall be owned by all of them and the survivors of them as joint tenants and not tenants in common. The Credit Union's rights or authority can only be changed or terminated by written notice, which shall not affect transactions already made.

Account owner(s) agree to pay all charges incurred on this account from any account that the member or any authorized party on the share draft account may have at the Credit Union.

The Credit Union shall have no obligation to notify any account owner(s) of a garnishment.

The account owner(s) agree to notify the Credit Union in writing of any error within 60 days.

The Credit Union may forward items to correspondents and shall not be liable for negligence of correspondents.

The Credit Union reserves the right to return drafts "INSUFFICIENT" if the amount of the draft exceeds the balance in the member's Share Draft Account at the time it is presented for payment, regardless of the balance in any other accounts the member may have at the Credit Union.

Only authorized signers on a member's primary account may transfer funds from savings to the Share Draft Account.

All rights are reserved by the Credit Union to close a Share Draft Account of any member who abuses the privilege of using this service. Written instructions and notification of this action will be sent to the member's last known address.

No refunds will be made for printing of any unused checks. I consent that any person or organization may give information relevant to this account.

The Credit Union is authorized to recognize any signature(s) below in the transaction of any business for this account. The Credit Union reserves the right to deny an account to anyone.

Member Signature _____ Date _____

Joint Owner Signature _____ Date _____

Joint Applicant

General Shares A/C No. _____

Name _____

Present Address _____

City _____ State _____ Zip _____

Home Phone No. _____

Previous Address _____

City _____ State _____ Zip _____

Employer _____

Business Phone No. _____

Date of Hire _____

Date of Birth _____

Social Security No. _____

Driver's License No. _____

Current Checking: _____

Name of Financial Institution: _____

City _____ State _____ Zip _____

Account Number

Credit References (Credit Cards) _____

Personal Reference (Name, Address, Phone) _____

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Applicant Signature _____

Credit Union Witness _____

Qualifications

- You must be a member of Metropolitan Federal Credit Union, by retaining (1) share in a regular savings account.
- You must be at least 18 years of age. A minor who is a primary member, may open a share draft account with a parent or guardian as a joint owner.
- You must deposit a minimum of \$50.00 to open the account.
- You must be approved by ChexSystems.
- Provide a legible copy of your driver's license.

Advantage of Share Draft Checking

- Low minimum balance (\$100.00) for no service charge.
- Monthly service charge of \$2.00 if minimum balance is not maintained.
- No per-check charge
- Payroll Deductions or Direct Deposit
- Monthly statements mailed
- Pre-authorized payments
- Transfer of funds from General Shares to Share Draft Checking (*Limit 6 per month*)
- ATM Access

Using Your Account is Easy

Your Share Draft Checking is as convenient as your Credit Union. Call us when you have any questions about your account. **Notify the Credit Union immediately if checks are lost, or stolen at (816) 331-4164.**

Balancing Made Easy

Balancing your Share Draft Checking will be easy because you will automatically produce a carbon copy of each check. When you correctly subtract from your previous balance, you will have an up-to-date balance. Your check copies serve as a record keeping system for checks you have written. Each month your statement will provide you with a complete description for your account activity, checks that have cleared and the account balance.

The original copy of each draft presented for payment will be retained by Missouri Credit Union Association for 60 days after the member's statement has been mailed, after which the original will be destroyed by M.C.U.A.

Cashing of Share Drafts at the Credit Union

- Checks and other negotiable non-cash instruments will be cashed only if an equivalent amount is on deposit and available for withdrawal.
- A daily minimum cash withdrawal of \$5.00
- A daily maximum cash withdrawal is \$500.00
- Picture Identification may be required when requesting a withdrawal.

Funds Availability

In accordance with the Funds Availability Act, the following schedule will apply:

Immediate Availability: All Government checks have immediate availability and personal checks if equal amount of funds are in the account.

Two-Day Availability: Two business day period for all checks written from a local banking town, without equal funds in the account.

Five-Day Availability: Five business day period for all out-of-town checks without equal funds in account.

Longer Delays May Apply

Funds you deposit may be delayed for a longer period for the following reasons:

- We believe the check you are depositing will not be paid.
- You re-deposit a check that you are depositing will not be paid.
- You have overdrawn your account six times in the last six months.
- There is a failure of communication, or computer equipment.

We will notify you if we delay funds for any reason.

Statement of Fees and Charges

Minimum Deposit to open account.....	\$50
Returned-insufficient funds.....	\$20
Insufficient Funds w/ Overdraft Protection.....	\$5
Block Stop Payment.....	\$25
Duplicate statement (<i>per page</i>).....	\$2
Check Copy.....	\$2
Employee assisted transfer from savings to checking requested by phone or mail (<i>limit 6 per month</i>).....	\$1
Research and retrieval of records and preparation per hour (<i>first time free by apt. only</i>).....	\$10
Reconciliation per hour (<i>first time free by apt. only</i>).....	\$20
Single Stop Payment.....	\$15
--Member pays the cost of personalized checks (from the Share Draft Checking Account).	
--Inactive Share Draft checking accounts will be	
Share Draft Checking and Savings	
Share Draft Checking is designed for the convenience of savings and checking at one easy location. Social Security checks or any other recurring government check, may have direct deposit.	
Deposit Availability Disclosure	
To determine the availability of your deposit, every day is a business day except Saturday, Sunday and holiday's. If you make a cash deposit before 4:45 pm on a business day, your funds will be credited that day. All check deposits may be available as listed in the Funds Availability section.	