



New Products/Services

In addition to your Regular Share account, Central Valley Firefighters Credit Union offers several other products and services. Please check the box next to any product or service you are interested in. Products and Services that require a separate application will be indicated with an *.

Electronic Services - You desire to subscribe to the Services and authorize Us, and any third party acting on Our behalf, to serve as Your agent in processing payments to targeted Merchants and/or transfers to and from targeted Accounts pursuant to Your payment and/or transfer instructions, and You authorize Us to post such payments and/or transfers to Your designated Account(s). You understand that We may not be able to make certain payments and/or transfers if sufficient funds are not available in Your designated Account(s). This authorization is in force until revoked by You or Us in writing and is subject to the Service Terms and Conditions as amended from time to time.

- Home Banking**- Free Access 24 hours a day to your accounts online. **E-statements** are also available once enrollment has been completed.
- Bill Pay**- Online service allowing you to pay your bills online instead of writing checks. Saves postage and is more secure than sending your account information through the mail. Share Draft Account Required. * Fee may apply.
- Online Transfers Between Accounts**- You may only include accounts that the Primary Member is on.

Name _____	Account Number _____
Name _____	Account Number _____
Name _____	Account Number _____
Name _____	Account Number _____

Share Draft Products

- Share Draft/Checking Account**- Free Checking account with no minimum balance.
- VISA Debit Card**- Accepted anywhere VISA is and the funds come directly from your checking account. Can also be used to make free deposits and withdrawals at any Co-Op ATM.
- Overdraft Protection**- Should your checking account not have enough funds to cover your transaction, the funds will automatically transfer from a designated Savings account 1st _____ 2nd _____
- Overdraft Line of Credit***- A line of credit loan that cover's checks when funds are not available in your checking account.

Other Products and Services

- Certificates of Deposit**- 6 and 12 month options (minimum \$1,000 deposit)
- Individual Retirement Accounts (IRA'S)**- Shares accounts and Certificates of Deposits (min \$1,000)
- Direct Deposit**- Simply let your employer know our routing and transit number and your account number, and your payroll checks will be in your account automatically.

By using the products and services that I am approved for, I hereby agree to be bound by the terms and conditions contained in the agreements governing such products and services. I understand I will be provided a copy of all agreements for any products for which I am approved. I authorize CVFCU to obtain a consumer credit report and/or Chex Systems and I understand that this information may be used in the approval process.

Member Number: _____ Date: _____

Member Name: _____ Joint Owner Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Home Phone Number: _____ Cell Phone Number(s): _____

E-mail Address: _____

Member's Signature: _____ **Date:** _____

Joint Owner's Signature: _____ **Date:** _____

Credit Union Use Only: Completed by: _____ Date: _____

