

## Online Account Origination Terms and Conditions

By consenting to this agreement, I agree to the terms and conditions that Evangelical Christian Credit Union (“ECCU”) has adopted for each account and service established by me as stated in the ECCU [Account Agreement and Disclosures](#). I certify that the information furnished is complete and correct. ECCU may verify any of this information. In the event that this application is made with a Joint Applicant, we understand that the use of the singular pronoun “I” applies to both Primary Applicant and Joint Applicant.

I understand that from time to time, ECCU may receive information from others, and ECCU will answer questions from others seeking the credit history of my account(s). I further understand that the original or a copy of this application will be retained by ECCU even if service is not granted.

### 1. Notice to Primary Applicant (Member)

I hereby apply for ECCU membership with this application and certify that I qualify for membership based on the relationship/affiliation indicated. I understand that to join the credit union, there is a non-refundable membership fee which is obtained during account opening. At the discretion of the credit union, the membership fee may or may not be charged to the member. I also understand that to continue my ECCU membership, I must maintain at least one of the relationships established under this agreement or separately establish another financial relationship (such as a savings, money market, or checking account) with the credit union should I discontinue the relationship established under this agreement.

I understand that, although my ability to join the credit union may be based on my place of employment, continued membership and access to credit union services are not employment benefits and may be provided or withheld based on credit union policies.

### 2. Taxpayer Information

I understand that ECCU will report dividends/interest on all accounts to Federal and State Governments under the Social Security number of the Primary Applicant (if Primary Applicant is a U.S. Citizen).

### 3. Sending Agency Authorization (If applicable)

I understand that my sending agency and its successors may from time to time receive information regarding my account(s). I authorize my sending agency at its discretion to transfer funds into my account(s). This authorization will remain in effect until I notify ECCU in writing of its termination.

### 4. Notice to Checking Account Applicants

I understand that until ECCU has received my signed Signature Page or a copy of my driver’s license reflecting my signature, I will not be able to complete any transactions requiring a signature.

