

Deposit Account Contract • Part 1



**WINDWARD COMMUNITY
FEDERAL CREDIT UNION**

www.wcfcuhawaii.org
808-254-3566

Main: 6699 Mokapu Rd., Kailua, HI 96734
Kailua: 151 Hekili St., Ste 101, Kailua, HI 96734

ACCOUNT OWNER INFORMATION

Owner 1		ADR			C	S	Z	1
Phone(s) H	W	MAD			C	S	Z	
E-Mail		TIN	DOB	CID	ID			
Employer		ADR						

ACCOUNT(S)

CERTIFICATE ACCOUNT (or Share Certificate Account) ANNUAL PERCENTAGE YIELD (APY), RATE & TERMS (As Applicable)

Term	Amount	Source of \$	Rate	Annual Percentage Yield	Maturity Date	3
Dividends To:	Remain in Acc.	Deposit to Acc.	On Maturity:	Renew for Term & Prevailing Rate	Deposit to Acc.	

SERVICE(S)	ATM Card	No Check Card	Homebanking	Windy Phone	4
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MULTIPLE ACCOUNT OWNER(S) INFORMATION

Owner 2		ADR			C	S	Z	5
Phone(s) H	W	TIN	DOB	CID	EM			
Employer		ADR			ID			
Owner 3		ADR			C	S	Z	
Phone(s) H	W	TIN	DOB	CID	EM			
Employer		ADR			ID			
Owner 4		ADR			C	S	Z	
Phone(s) H	W	TIN	DOB	CID	EM			
Employer		ADR			ID			

AGENT(S) Name 1 Name 2 or INFORMATION USER(S) Name 1 Name 2

Name 1		RL	ADR		C	S	Z	6
Phone(s) H	W	TIN	DOB	CID	EM			
Employer		ADR			ID			
Name 2		RL	ADR		C	S	Z	
Phone(s) H	W	TIN	DOB	CID	EM			
Employer		ADR			ID			

BENEFICIARY/PAYABLE ON DEATH PAYEE DESIGNATION(S) (Name and Relationship)

1	RL	2	RL	3	RL	7
4	RL	5	RL	6	RL	

TAX INFORMATION CERTIFICATION: By signing below, I certify under penalties of perjury that: (i) I am a US citizen or other US person, (ii) the Social Security Number (SSN)/Employer Identification Number (EIN) shown is my/the correct identification number and (iii) I am NOT, unless designated below, subject to backup withholding because I am exempt or I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding. I am subject to backup withholding Exempt I am not a United States citizen or resident (complete W-8 form)

ACKNOWLEDGEMENT: Owner 1 is (or represents) a member, or applies for membership pursuant to Windward Community Federal Credit Union's (referred to as "we", "us" & "our") bylaws, policies and this Contract. All owners, agents and information users (referred to as "you" & "your") request the account(s) and services selected on this Part 1 account form, and acknowledge receiving a copy of Part 2 of this Contract, which includes the Funds Availability disclosures, Electronic Fund Transfer disclosures, Privacy Policy and Rate & Fee disclosures. Part 2 of this Contract has been e-mailed to Owner 1 if an address was provided. You promise the information provided in Part 1 is accurate, and that Part 1 has been completed according to your instructions, as confirmed by your signature, use of an account or service, or receipt or availability of a statement. You understand an owner may conduct transactions and initiate, open, change, add, close or terminate accounts and services, an agent may conduct transactions on accounts, and an information user may access account and service information, as explained in Part 2 of this Contract. You agree we may obtain and use credit, account and employment reports to verify your eligibility for accounts and services we offer. You understand this Contract governs your accounts, services and other specific matters as a member with us, and agree that we may rely exclusively on this Contract and have no obligation to rely on any other documents. You agree we may change this Contract from time to time, and that such changes are binding on you. You understand you may call us with questions or obtain a copy of this Contract from us during business hours (and Part 2 from our website at any time), and may initiate, change, add, close or terminate an account, service or membership at any time according to this Contract. By signing below, using an account or service, or receipt or availability of a statement, you agree to this Contract (Parts 1 & 2). The IRS does not require your consent to any provision of this Contract other than the certification required to avoid backup withholding (in Section 8 above).

Owner 1 Signature Owner 2 Signature Agent or Info User 1 Signature

Owner 3 Signature Owner 4 Signature Agent or Info User 2 Signature

I agree to be removed as an owner from the account(s) _____

State of _____ in the county of _____ Notary _____

This Contract was signed before me on _____ Commission Expires _____

by _____
Name(s) of Account Owner(s), Agent(s), Information User(s)

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