



.CUTMA Account Application

Enclose opening deposit with this form. Make check payable to yourself.
Mail to: 255 N. Lone Hill Ave., San Dimas, CA 91773

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800.347.CCCU • F:626.915.1370 • info@myCCCU.com • myCCCU.com

Information

Minor First Name, Middle Initial, Last Name

Custodian First Name, Middle Initial, Last Name

Custodian Member Number

How did you hear about us? Family Friend Work CCCU Rep NAME _____ Event/Presentation NAME _____
 Church School Mail Magazine NAME _____ Newspaper NAME _____
 Radio STATION _____ Online _____ Other _____

Account Option

SAVINGS¹ ATM Card \$ _____
 \$25 or more to open. Variable rate account and the APY could change after the account is opened.

NEW MEMBER WELCOME CERTIFICATE - 18 Months \$500 minimum. \$10,000 maximum per member. Must be opened within 30 days of joining the Credit Union. At maturity, the certificate will renew into a 12-month term share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates. \$ _____

LIQUID CERTIFICATE^{1,2} - 15 Months \$2,000 minimum, \$250,000 maximum. New money only.³ 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 CERTIFICATE² - 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 share certificate at the prevailing rate. A penalty will be imposed on early withdrawals from certificates. \$ _____

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 \$ _____

PREMIUM MONEY MARKET ACCOUNT^{1,2} \$10,000 minimum to open. New money only.³ Immediate access to funds and free check-writing option. Variable, tiered-rate account. \$15 monthly fee applies when the daily balance falls below \$10,000 at any time during the month. **Bundle Offer:** Transfer existing funds to open a Premium Money Market Account (PMMA) when bundled with a Term Share Certificate with new money.³ Certificate amount must match PMMA. \$ _____

MONEY MARKET ACCOUNT^{1,2} \$1,000 or more to open, immediate access to your funds and free check-writing option. Variable, tiered-rate account. \$10 monthly fee applies when the daily balance falls below \$1,000 at any time during the month. \$ _____

Mobile/Online Banking (Account access online and by phone)
 Yes, sign me up and send access instructions. No, I'm not interested.

Order Checks⁴ Checking Money Market Include on Checks: Joint account information Phone number **TOTAL** \$ _____

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): _____ - _____

Authorization

I hereby apply for the account(s) indicated above and agree that the account(s) is/are subject to the terms of this CUTMA Account Application.
 I understand and agree to the separate CUTMA Transfer to Minors form according to the transfers to minor act, Prob Code § 3900. Please see attached.

Custodian's Signature

Date

X

1. Regulation D imposes a six transfer/withdrawal limit per month on savings and money market accounts, which includes the following types of transactions: 1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. 2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.
 2. Terms and conditions effective 01/29/2020 and are subject to change without notice. No additional deposits can be made during the term of the share certificate except for Liquid Certificate. Rates, terms and conditions are solely within the discretion of the Board of Directors. We may limit the amount you may invest in one or more accounts to a total of \$1,000,000.
 3. New money is money that is not presently on deposit at Christian Community Credit Union. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money.
 4. Check printing fees applied.

Deposit Insurance Disclosure: By signing this application I/we acknowledge that Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice, Christian Community Credit Union is not federally insured and if the Credit Union fails, the federal government does not guarantee that depositors will get back their money.

Receipt of Truth-In-Savings Disclosure: By signing this application, I/we acknowledge that I have received a copy of the Fee Schedule, Privacy Notice and the brochure "About your Credit Union Accounts" containing the Truth-In-Savings Disclosures. I agree to be bound by the terms and conditions of the Credit Union's Accounts Agreement(s) and any amendments thereto. If I am not present at the credit union when the account is opened, the credit union will mail the above Disclosures and Fee Schedule to me within ten days after the account is opened.

For Credit Union Use Only

CUTMA Account No				
Suffix No				
Description Abbr				
ACC Code				
Rate				
Maturity Date				
Div. Display Code				
Ownership Code				

Process By:

Date:

Audited By:

Date: