



1 Membership Information

Member Name

Member Number

2 Select Your Account(s) (For current rates visit myCCCU.com/rates)

CHECKING (no monthly fee) \$100 or more to open. Get a Visa Check Card that earns one CURewards point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM Card.

CHECKING PLUS (earns interest) \$100 or more to open. Get a Visa Check Card that earns one CURewards Point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM Card. Variable rate account. Earns interest when daily balance is \$1,500 or more. No monthly fee with Direct Deposit; otherwise, a \$10 monthly fee applies when daily balance falls below \$1,500 at any time during the month.

STUDENT CHECKING \$100 or more to open. Get a Visa Check Card that earns one CURewards point for every \$2 in purchases. If you do not qualify for a Visa Check Card, you may receive an ATM Card.

SAVINGS¹ ATM Card \$100 or more to open. Variable rate account and the APY could change after the account is opened. \$5 monthly fee applies when the daily balance falls below \$100 at any time during the month.

LIQUID CERTIFICATE^{1,2} - 15 Months \$2,000 minimum, \$250,000 maximum. New money only.² Unlimited deposits are accepted during the term of the certificate. 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:

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. **TOTAL** \$

Order Checks⁴ Checking Money Market Include on Checks: Joint account information Phone number

3 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): -

4 Authorization

I/We hereby apply for the additional service(s) indicated above. I/We agree that any party who has signed the account agreement, terms and conditions on the Membership Invitation can transact on this account. I understand and agree that the account(s) indicated above is owned by any joint owner(s) set forth on the Account Agreement/Membership Invitation on file.

X

Member Signature

Date

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 05/15/19 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.

For Credit Union Use Only

Driver's License No.									State		Expiration Date		
Suffix No.	Product Abbr	Rate	Associates (Y/N)	Fee Package (Y/N)	Overdraft Linked (Y/N)	VCC/ATM (Y/N)	Checks (Y/N)	Notify Lending PCL Rate Change	Term (Months)	Maturity Date	"Rollover to" Product Set	eJournal	Sequence#
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	
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Processed By:

Date:

Audited By:

Date: