

Name: \_\_\_\_\_ Account # \_\_\_\_\_

Social Security No. \_\_\_\_\_

Type of Account:  Regular Checking  Super Checking  
 Individual  Joint  Organizational

Joint Owner #1 \_\_\_\_\_ Phone \_\_\_\_\_

Joint Owner #2 \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Apt# \_\_\_\_\_

City, State, Zip \_\_\_\_\_

**Checking and Super Checking Agreement**

I/we authorize NCFCU to establish this checking account for me/us. The Credit Union is authorized to pay checks signed by me (or either of us) and to charge all such payments against the balance in this Account. It is further agreed that:

- a. Only check blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- b. The Credit Union is under no obligation to pay a check that exceeds the available and collected balance in this Account;
- c. The Credit Union may pay a check on whatever day it is presented for payment notwithstanding the date for any limitation on the time of payment appearing on the check.
- d. When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- e. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a check.
- f. Any objection respecting any item shown on a periodic statement of the Account is waived unless made in writing to the Credit Union before the end of sixty (60) days after the statement is mailed.
- g. This Account is subject to the Credit Union's right to require advance of withdrawal as provided in its by-laws.
- h. This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.



New Community Federal Credit Union  
274 South Orange Ave., Newark, NJ 07103  
www.newcommunityFCU.org  
973-621-2363 or 973-621-5624

- i. If this Agreement is signed by more than one person, the persons signing below shall be joint owners of this Account which, in that event, shall be subject to the Additional Terms and Conditions\* on this Agreement.
- j. I certify that all statements made on this application are true and complete.

**Additional Terms and Conditions\*: Joint Checking Account Agreement**

The New Community Federal Credit Union (NCFCU) is hereby authorized to recognize any of the signatures subscribed on this agreement hereof in the payment of funds or the transaction of any business for this account. The NCFCU will recognize either of the signatures on this agreement for account business, including but not limited to, the payment of funds, additions to and withdrawals from the account, and other transactions.

Joint owners of this account hereby agree with each other and with said credit union that sums now paid in on share, or heretofore or hereafter paid in on share by any or all of said joint owners to their credit as such joint owners with all accumulations thereof, are and shall be owned by them jointly, (the joint owners agree with each other and with said credit union that, from this point forward, current and future funds in this account will be the property of both signees) with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor of survivors shall be valid and discharge said credit union from any liability for such payment. Therefore, in the event of the passing of one owner, the surviving account holder will hold all rights to the account and discharge the credit union from any liability of transfer.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except in written notice to said credit union, which shall not affect transactions theretofore made.

Signature Owner \_\_\_\_\_ Date \_\_\_\_\_

Signature Joint Owner #1 \_\_\_\_\_ Date \_\_\_\_\_

Signature Joint Owner #2 \_\_\_\_\_ Date \_\_\_\_\_



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