



## New Membership Checklist

**Please note:** At ECU Credit Union, a “Share (Savings)” account must be opened with a minimum balance of \$25.00 to establish and maintain your “Membership” with ECU Credit Union.

### Required Documents

- OPENING DEPOSIT** – Please send in check or money order for:
  - Share (Savings) account    \$ 25.00    (this account is required)
  - Checking account    \$ 25.00
  - Money Savers account    \$ 2,500.00
  - Christmas Club account    \$ 25.00
  
- DRIVER’S LICENSE** – An enlarged front and back copy of each signer’s driver’s license, if no driver’s license is available please contact the Credit Union for further instructions.
  
- UTILITY BILL** – A copy of a recent utility bill to assist in identification
  
- ACCOUNT CARD** –
  - Member Application and Ownership Information Section – Please provide the requested information for each line. In the space labeled “Password” please provide each owner’s mother’s maiden name or other unique code/phrase for security purposes.
  - Account Type Section – Please check the box next to each account(s) you wish to open. If you wish to open a Second Savings account please write it in under “Other”.
  - Account Services Section – Please check the box next to each service(s) you are requesting.
  - Minor Accounts – If this is a minor account, someone under the age of 18 and unable to legally manage their financial affairs, please write “Minor” after their name in the Ownership Information section and “Custodian” after each signer’s name in the Account Ownership section. All custodians must sign their names under the “Authorization” section.
  - Account Designation Section – Under “Rights at Death”, please select and initial the applicable type of account.
  - Beneficiaries Section – Please provide each beneficiary’s name, Social Security Number, and date of birth. The beneficiary(ies) designated should be a person(s) whom is not a signer on the account.
  - Authorization Section – Each Owner listed must sign their name; only account owners need to sign and date the card. Beneficiaries should be listed but do not sign the card.

### Optional Documents

- Courtesy Pay Opt In Authorization** – Complete, sign and return if you **want** ECU Credit Union to authorize and pay overdrafts on ATM/Debit and other electronic transactions.
  
- Virtual Branch Enrollment** – Complete, sign, and return this form if you want access to your account through online/internet banking.
  
- Payroll Deduction Card** – This card authorizes the Credit Union to redirect your Direct Deposit from your Share (Savings) account to additional accounts within the Credit Union.
  - Direct Deposit – Please note this card **cannot** be used to set up Direct Deposit with your employer. Once your account is opened we will forward you your account number and the routing number needed to complete your employer’s Direct Deposit form.
  
- Check Order Request** – This request is needed if you are opening a Checking account and would like to order checks.  
To review available check styles online please go to <http://www.clarkeamerican.com/www/personal.html>.

I authorize ECU Credit Union to order the follow checks and charge my account for the cost of printing the items Quantity \_\_\_\_\_ Style \_\_\_\_\_.

If you have any questions or need assistance completing the paperwork, please contact us at 800-382-2400.