



Thank you for your interest in becoming a member at Trans Texas Southwest Credit Union. Attached you will find the Shares Application, Checking Account Sign-Up Sheet, Debit Card Application and Overdraft Services Forms. In order to offer you the BEST quality service and to expedite the new account process, please complete the application as thoroughly as possible and provide the following items to a Member Service Representative:

- Two valid forms of ID
  - One must be a government issued photo ID with a current address.
- \$5.00 to open Shares Account
- An initial \$50.00 is required to open a checking account.
- All Membership is pending ChexSystems report.

Should you have any questions, please feel free to call 325-944-3184.

Sincerely,

Member Service Representatives



Account Number: \_\_\_\_\_

**SHARE ACCOUNT APPLICATION**

Date: \_\_\_\_\_

**Primary Owner Information**

Name \_\_\_\_\_  
Social Security # \_\_\_\_\_  
Street Address \_\_\_\_\_  
\_\_\_\_\_  
Mailing Address \_\_\_\_\_  
How long at present address \_\_\_\_\_  
Drivers License # \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Residence Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Current Employer \_\_\_\_\_  
Employer Address \_\_\_\_\_  
Length of Current Employment \_\_\_\_\_  
*Self-employed:* \_\_\_\_\_  
*Retired, from:* \_\_\_\_\_  
*Unemployed, prior Employer:* \_\_\_\_\_

**Joint Owner Information (if applicable)**

Name \_\_\_\_\_  
Social Security # \_\_\_\_\_  
Street Address \_\_\_\_\_  
\_\_\_\_\_  
Mailing Address \_\_\_\_\_  
How long at present address \_\_\_\_\_  
Drivers License # \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Residence Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Current Employer \_\_\_\_\_  
Employer Address \_\_\_\_\_  
Length of Current Employment \_\_\_\_\_  
*Self-employed:* \_\_\_\_\_  
*Retired, from:* \_\_\_\_\_  
*Unemployed, prior Employer:* \_\_\_\_\_

Have you ever been a Member of Trans Texas Southwest CU?  No  Yes, Acct# \_\_\_\_\_

How did you hear about us? \_\_\_\_\_  
 My family member is an existing CU member: \_\_\_\_\_ (name)

Please check the Trans Texas products and services you may use:

- Savings(Shares)       Debit Card       Loans       Online banking, Mobile App or Bill Pay
- Checking       Money Market/CD       Credit Card

Frequency (daily, weekly, bi-weekly, monthly, quarterly, annually)

Deposits ( by check  by cash)      \_\_\_\_\_       less than \$1,000       more than \$1,000  
 Cash withdrawals      \_\_\_\_\_       less than \$1,000       more than \$1,000  
 Wire transfers ( domestic  international)      \_\_\_\_\_       less than \$1,000       more than \$1,000

Notice: Trans Texas Southwest Credit Union reserves the right to make reference calls to check verification companies and/or employers. By signing below, you (the primary owner and joint owner) give authority for the Credit Union to request **credit bureau reports and check verifications** for rating and application approval purposes. By signing below, you certify that the above information is true and factual. You understand that if any of these statements are false, the Credit Union has the right to close this account, and that you will be responsible for all costs incurred.

\_\_\_\_\_  
Primary Owner Signature

\_\_\_\_\_  
Joint Owner Signature

## Membership Eligibility

### How do you Qualify for Membership?

(Select the appropriate box & County)

I live or work in the following Texas county,

OR

I am an immediate family member(**circle one:** spouse, child, sibling, parent, grandparent, or grandchild) of a person having eligibility to join the Credit Union

___ Brown	___ Concho	___ Irion	___ Menard	___ San Saba	___ Sutton
___ Coke	___ Crockett	___ Kimble	___ Mills	___ Schleicher	___ Tom Green
___ Coleman	___ Eastland	___ Lampasas	___ Reagan	___ Stephens	
___ Comanche	___ Glasscock	___ McCulloch	___ Runnels	___ Sterling	

#### PRIMARY OWNER

#### JOINT OWNER

Are you a US Citizen?

\_\_\_ Yes \_\_\_ No

Permanent Resident

If "No", Country of Citizenship: \_\_\_\_\_

\_\_\_ Yes \_\_\_ No

Permanent Resident

Are you, or any relatives or associates, connected to a Senior Political figure of a **foreign** country?

\_\_\_ Yes \_\_\_ No

If "Yes", please explain:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_ Yes \_\_\_ No

\_\_\_\_\_  
\_\_\_\_\_

Do you own a business?

\_\_\_ Yes \_\_\_ No

If "Yes", Business Name:

\_\_\_\_\_

Products/Services provided by Business: \_\_\_\_\_

\_\_\_ Yes \_\_\_ No

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Initials (primary)

\_\_\_\_\_  
Initials (joint)

CU Use: Acct#: _____
Approved By: _____



Member #: \_\_\_\_\_

Name: \_\_\_\_\_

Routing #: 311387991

Checking Account#: \_\_\_\_\_

**Personal Account**  
**SHARE DRAFT(CHECKING) SIGN-UP SHEET**

Please choose the desired checking account. A minimum opening deposit of \$50.00 is required for all checking accounts.  
For a complete disclosure of rates and fees, please refer to our Truth-In-Savings Disclosure and Fee Schedule.

Checking Account Types

Select One:

\_\_\_\_\_ **Best of Texas**

**No monthly service charge, as long as the following requirements are met:**

- Have a regular, recurring (at least monthly) Direct Deposit to your checking account
  - Enroll in Online Account Access
  - Receive E-Statements (you will not receive a mailed paper statement)
- \*\$3.00 monthly service charge will apply if requirements are not met

Benefits:

- One free box of standard checks per year
- Interest Bearing
- Free Bill Pay

\_\_\_\_\_ **Gold Star**

- Your first box of standard checks is free
- Earns interest with \$600.00 minimum balance
- No monthly service charge, as long as the checking balance remains above \$600.00. Otherwise, a \$4.00 monthly service charge will apply when the balance drops below \$600.00 at any time during a month.
- Free Bill Pay

\_\_\_\_\_ **Silver Star**

- Service charge is \$0.15 per check clearing
- No minimum balance requirement
- Non-interest-bearing account
- Bill Pay available (just \$5/month)

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



Card Image: **1 2 3 4 5**  
or  
mail standard card

# Debit Card Application

I, \_\_\_\_\_, am applying for a Debit Card with Trans Texas Southwest Credit Union. **I understand that there is a \$10.00 fee for the debit card.**

I further understand that my account with Trans Texas must remain in good standing in order to be provided with this service. This means that no loans may be delinquent, NSF items may not exceed five (5) per year, and my account must not have an overdrawn balance.

In accordance with TCPA, I consent to be contacted by autodial, on the cell number given below, in the event suspicious transactions are detected on my debit card.

I understand that an option to opt out of future autodial calls will be given during the call.

I am aware that my card may be revoked by the Credit Union at any time.

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

Member # \_\_\_\_\_ Please "attach" my Debit card to  Checking ONLY

PIN: \_\_\_\_\_  BOTH Checking & Savings

Name on Card: \_\_\_\_\_

\_\_\_\_\_ Please provide (2) contact phone #s:

Address: \_\_\_\_\_ Daytime: \_\_\_\_\_ Cell: Y / N

\_\_\_\_\_ Evening: \_\_\_\_\_ Cell: Y / N

**\*\*\* Please check SHARETEC for any information changes (Ph. #, Address, etc...) \*\*\***

For Credit Union Use Only			
Loan Status:	<input type="checkbox"/> Current	<input type="checkbox"/> Delinquent	<input type="checkbox"/> APPROVED
NSF Item:	<input type="checkbox"/> None	<input type="checkbox"/> # _____	<input type="checkbox"/> REJECTED
Overdrawn:	<input type="checkbox"/> Never	<input type="checkbox"/> # _____	<input type="checkbox"/> EXCEPTION
Screen note:	<input type="checkbox"/> No	<input type="checkbox"/> Yes	New (or) Replacement Card: _____
SSN:	_____	ID: _____	DOB: _____
Notes	_____		
Card #	5464 4200 00 _____	Exp. Date	_____
Accepted App	_____	Audited	_____
Approved	_____	Ordered	_____
Scanned by:	_____	Date:	_____
Date Entered in SHARETEC:	_____		
Fee: \$10.00	DB: _____	CR: 421030	Initials: _____

Card Received By: \_\_\_\_\_  
Date: \_\_\_\_\_  
Empl. Init: \_\_\_\_\_



## **COURTESY PAY SERVICE DISCLOSURE**

Courtesy Pay Service is an overdraft service that is associated with a personal checking (share draft) account and is accessed when there are not sufficient collected funds in your account to cover each item presented for payment. Before Courtesy Pay is accessed, an overdraft transfer from savings (shares) will be attempted first (unless you previously opted out of overdraft coverage from your savings account). A Courtesy Pay Fee is assessed for each item presented and paid. Rather than automatically returning (unpaid), any non-sufficient items that you may have, if your account is in good standing, Trans Texas Southwest Credit Union (Credit Union) will normally pay your overdrafts up to your Courtesy Pay limit. Your limit may vary based on length of time account has been open. Any fees, including but not limited to the Non-sufficient Funds/Courtesy Pay Fees, will be included in this limit. The Non-sufficient Funds/Courtesy Pay Fees are non-refundable.

Although the Credit Union may have previously paid overdrafts for you, we are not obligated to pay any additional overdraft items. You will be notified of any non-sufficient funds items paid or returned; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our Non-sufficient Funds/Courtesy Pay Fee(s) that you owe shall be due and payable upon demand. On an account with more than one owner on the signature card, each owner, and agent if applicable, shall be jointly and severally liable for all overdrafts and fees.

**\*\* ELIGIBILITY:** A personal checking account must be open for at least 60 days, maintain a positive balance, and remain in good standing which includes at a minimum:

- Continuing to make direct deposits or regular deposits monthly of at least \$500
- Not in default on any loan obligation to the Credit Union
- The account is brought to a positive balance within every thirty (30) day period
- The account is not subject to any legal or administrative order or levy
- Minimum age required: 18

Limited to one Courtesy Pay Service per TIN/SSN (primary member)

Checking accounts are regularly reviewed to determine continued Courtesy Pay Service eligibility.

**DEBIT CARD TRANSACTIONS:** We will not authorize ATM and One-Time debit card transactions that overdraw your account unless you have **Opted In**, by written consent, to covering such transactions. A Courtesy Pay Fee will be incurred for each of these transactions. The Point of Sale/ATM terminal network may not distinguish between the current posted collected deposit balance and the available Courtesy Pay amount; therefore, completing a transaction may trigger a Courtesy Pay Fee.

**COURTESY PAY FEES MAY RESULT FROM, BUT NOT LIMITED TO, THE FOLLOWING TRANSACTIONS:**

- |   |   |
|---|---|
| ATM withdrawals   | Debit card transactions                     |
| Preauthorized automatic debits (ACH)                                  | Telephone initiated transactions/transfers  |
| On-line banking transactions/transfers                                | Any other electronic transactions/transfers |
| Checks written  | Cash Withdrawals                            |
| Payments initiated by you, joint owners or authorized account signers |   |

The Courtesy Pay Fee is the same amount as the Non-Sufficient Funds (NSF) Fee stated in the Credit Union's current Fee Schedule. When more than one overdraft item is presented per day, multiple Courtesy Pay Fees (limit 5) will be charged per day. Transactions you initiate may not be processed in the order in which they occurred; therefore, this can affect the total amount of Courtesy Pay Fees incurred on your account. Items clearing by ACH or check will be paid in the order of smallest to largest. Other items such as ATM, debit card, etc. will be paid in the order presented for payment.

**OPT OUT OF COURTESY PAY SERVICE:** To remove this service from your checking account, you must submit your request in writing to the Credit Union.

**REDUCTION, REVOCATION OR SUSPENSION OF COURTESY PAY SERVICE:**

This service is a purely discretionary privilege, and the Credit Union reserves the right to reduce, revoke, or suspend Courtesy Pay Service at any time without prior notice or reason. You will be notified of the decision within 48 hours electronically or in writing and mailed to the current address in our database. It is the policy of the Credit Union to comply with applicable laws and regulations, and to conduct business in accordance with Safety and Soundness Standards.

**Courtesy Pay Service is a money management tool, to be used with care and discretion by the account owner(s).**



**OVERDRAFT PROTECTION & COURTESY PAY SERVICE**

Selection Form (Opt In/Opt Out)

Member# \_\_\_\_\_ Name(s): \_\_\_\_\_

An Overdraft occurs when you do not have enough money in your checking(share draft) account to cover a transaction. We may cover the overdrafts using the following options upon your authorization:

**1) Overdraft Protection (transfers from Savings- this will occur first unless you opt out)**

Automatically transfers funds from the savings (shares) account to cover a transaction presented for payment in checking(share draft). A link from your savings account to checking account may be a less expensive option to cover overdrafts.

*I authorize TTSWCU to transfer funds from my Savings account to my Checking Account (for Member # above) as needed to cover overdrafts on my account using Overdraft Protection transfers.*

**Initial One:** \_\_\_\_\_ Yes \_\_\_\_\_ No

**2) Courtesy Pay Service (accessed when savings cannot cover transaction or you opted out of Overdraft Protection)**

Must meet **Eligibility** requirements in Disclosure for this service to be added to your checking. Pays overdrafts for transactions such as checks, automatic bill payments, electronic debits and other transactions using your checking account number. We will normally pay overdrafts if your checking account is in good standing, but do not guarantee that we will always pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. Overdrafts may be paid up to your **Courtesy Pay Limit** (\$300 for account open 60-179 days, or \$500 for account open 180+ days)

*I authorize TTSWCU to pay overdrafts on checks, automatic bill payments, ACH debits(and other transactions using account #) from my checking account using the Courtesy Pay Service.*

**Initial One:** \_\_\_\_\_ Yes \_\_\_\_\_ No  Minor Acct- Not Eligible

**3) Debit Card OPT IN for Savings Overdraft Protection and/or Courtesy Pay Service (based on selections above)**

- We do not authorize and pay overdrafts using Savings Overdraft Protection or Courtesy Pay Service for the following types of transactions unless you authorize us to by signing below:

- ATM transactions
- One-time debit card transactions

*I authorize TTSWCU to pay overdrafts on ATM and one-time debit card transactions using Savings Overdraft Protection or Courtesy Pay Service.*

\*Minor Accounts ONLY Eligible for Savings OD Protection for Debit Card

\_\_\_\_\_  
Member Signature(s) Date

**Fees associated with Courtesy Pay Service:**

- A **Courtesy Pay Service fee** is charged for each transaction posted that overdrafts your account (amount is equal to the NSF fee on the credit union's fee schedule). Fees count against your Courtesy Pay Limit.
- We will limit the Courtesy Pay fees we may charge your account to 5 per day.

\_\_\_\_\_  
Member Signature (required) Date

CU use:	Processed by: _____	date: _____
	Audited by: _____	