

Conversion of an UTMA

To convert the UTMA (Uniform Transfers to Minors Act) account, that you are the Custodian of, into a single or joint account, we will need the following:

- Completed and signed Membership Application(s).
- Completed and signed Account Application(s).
- Completed and signed Account Beneficiary Designation form(s), if applicable.
- Completed and signed Authorization to Remove Signer form(s). This form must be notarized if not signed in the presence of a DFCU Financial employee.
- One of the following pieces of photo identification:
 - Driver's License
 - State Identification Card
 - Passport

Please provide the requested information on the following form(s) and return to DFCU Financial, PO Box 610, Dearborn MI 48121.

If you have any questions, please visit any branch location or contact us at 888.336.2700.

Member Number



P.O. BOX 6048
DEARBORN, MICHIGAN 48121
PH 888.336.2700
dfcufinancial.com

Membership Application

IMPORTANT INFORMATION FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account.

What this means for You: When You open an Account, We may ask You for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.

Form with fields: Prefix, First Name, Middle Name, Last Name, Suffix, Eligibility, Sponsor Member Number, Birth Date, Mother's Maiden Name, Type of Identification, Identification Number, Place of Issuance, Country of Issuance, Issue Date, Expiration Date, Primary Address Line 1, Primary Address Line 2, Primary City, Primary State, Primary Zip Code, Primary Country, Employer, Occupation, Home Phone, Cell Phone, Business Phone, Business Extension, Home Email Address, Business Email Address.

Taxpayer Identification and Backup Withholding

Form with fields: Taxpayer Identification Number, Certification Date, CIP External Verification, Resident Tax Country, Country of Citizenship, Are you a non-resident alien? Yes/No.

Under penalties of perjury, You certify: (1) that the number shown on this form is Your correct taxpayer identification number; (2) that You are not subject to backup withholding either because You have not been notified that You are subject to backup withholding as result of a failure to report all interest dividends, or the Internal Revenue Service (IRS) has notified You that You are no longer subject to backup withholding; and (3) You are a U.S. person (including a U.S. resident alien).

INSTRUCTION TO SIGNER. If You have been notified by the Internal Revenue Service (IRS) that You are subject to backup withholding due to payee underreporting and You have not received a notice from the IRS that the backup withholding has terminated, You must strike out the language in part (2) of the statement above.

DO NOT STRIKE OUT ANY MATERIAL UNLESS YOU ARE SUBJECT TO BACKUP WITHHOLDING BY THE FEDERAL GOVERNMENT.

We will be unable to open an Account for You without a taxpayer identification number.

You hereby apply for membership in DFCU Financial. By signing below, You agree to be bound by the terms and conditions found within the Agreements And Disclosures. You acknowledge receiving a copy of those Agreements And Disclosures related to Your Account(s) and You agree to the terms and conditions found therein.

The Internal Revenue Service does not require Your consent to any provision of this document other than the certifications required to avoid backup withholding.

Member's Signature Printed Name Date

When Acting As Agent Complete The Following:

Agent For Member (printed full name) Social Security Number

DATE BRANCH EMPLOYEE

139MEMAPPFILL

Account Number



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Member Number

Account Application

Member Name

IMPORTANT INFORMATION FOR OPENING A NEW ACCOUNT

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What this means for You: When You open an Account, We may ask You for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.

Account Information

TYPE OF ACCOUNT Select ONLY One <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Interest Checking Plus <input type="checkbox"/> Insured Money Market <input type="checkbox"/> Certificate <input type="checkbox"/> Special <input type="checkbox"/> Holiday	TYPE OF OWNERSHIP <input type="checkbox"/> Single <input type="checkbox"/> Joint
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Joint Member Information

First Name	Last Name	Member Number	Birth Date
First Name	Last Name	Member Number	Birth Date
First Name	Last Name	Member Number	Birth Date
First Name	Last Name	Member Number	Birth Date

Draw Account Authorization

- You hereby authorize Us to transfer funds from Your loan and/or other deposit Account(s) identified below. Your overdrafts will be covered by transferring funds from Your loan and/or other deposit Account(s) identified below and in the order specified. If no priority is noted, transfers will be made from Your line of credit up to Your available credit limit, or from Your Savings Account, provided You have enough available funds. You further agree to pay any fees associated with such transfer and hold Us harmless from any and all liability which might otherwise exist if a transfer does not occur.
- You elect not to participate in this service.

Priority	Source Account Type	Source Account Number
1		
2		
3		
4		

102ACCTAPPFILL

Signature(s)

By signing below, You agree to be bound by the terms and conditions found within the Agreements and Disclosures. You acknowledge receiving a copy of those Agreements and Disclosures related to Your Account(s) and You agree to the terms and conditions found therein. You further agree to be bound by the bylaws, rules and regulations of the Credit Union in effect from time to time. You hereby authorize Us, Our employees and agents to investigate, verify and update at any time (both now and in the future) any information provided by You to Us. You further authorize any person, association, firm, corporation or personnel office to furnish information about You upon Our request, including, but not limited to, providing credit and employment history information. You may also from time to time request additional Accounts and/or Account Services to be established on Your behalf and/or the addition of joint member/owner(s) to Your Account(s). Your signature below is Your continuing authorization for DFCU Financial to follow Your written or verbal instructions to do so and You agree that Your continuing authorization will remain in effect unless We receive written instructions to the contrary. You hereby authorize Us to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for Your Accounts.

If the Account being established or changed pursuant to this application is a Joint Account, it is held jointly by all Account owners signing below. This form supersedes, takes precedence over and replaces any such form that preceded it.

Member's Signature	Printed Name	Date
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Joint Member's Signature	Printed Name	Date
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Joint Member's Signature	Printed Name	Date
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Joint Member's Signature	Printed Name	Date
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Joint Member's Signature	Printed Name	Date
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FOR CREDIT UNION USE ONLY

DATE _____ BRANCH _____ EMPLOYEE _____

Account Number



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Member Number

Account Beneficiary Designation

Member Name

Account Information

Type of Account Select ONLY One				
<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> Interest Checking Plus	<input type="checkbox"/> Insured Money Market	<input type="checkbox"/> Certificate
<input type="checkbox"/> Special		<input type="checkbox"/> Holiday		

Joint Member Information

First Name	Last Name	Member Number	Birth Date
First Name	Last Name	Member Number	Birth Date
First Name	Last Name	Member Number	Birth Date
First Name	Last Name	Member Number	Birth Date

Beneficiary Information

Beneficiary Name (1)	Social Security Number	Relationship	Birth Date	
Street Address	City	State	Zip Code	Phone Number
Beneficiary Name (2)	Social Security Number	Relationship	Birth Date	
Street Address	City	State	Zip Code	Phone Number
Beneficiary Name (3)	Social Security Number	Relationship	Birth Date	
Street Address	City	State	Zip Code	Phone Number
Beneficiary Name (4)	Social Security Number	Relationship	Birth Date	
Street Address	City	State	Zip Code	Phone Number

Beneficiary Information, continued

Name of Non-Person Entity (1)		Contact Person		
Street Address	City	State	Zip Code	Phone Number
Name of Non-Person Entity (2)		Contact Person		
Street Address	City	State	Zip Code	Phone Number

I (We) elect not to designate a beneficiary(ies). I (We) revoke all prior beneficiary(ies) designations in respect to this Account.

Signature(s)

By signing below, You designate the individual(s) or entity named above as the primary beneficiary(ies) of this Account. The designated beneficiaries own equal share percentages in the Account. If any primary beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. You may change the beneficiary(ies) identified on this designation form only with the written consent of all owners to the Account. This form supersedes, takes precedence over and replaces any such form that preceded it.

Member's Signature	Printed Name	Date
Joint Member's Signature	Printed Name	Date
Joint Member's Signature	Printed Name	Date
Joint Member's Signature	Printed Name	Date
Joint Member's Signature	Printed Name	Date

FOR CREDIT UNION USE ONLY

DATE _____ BRANCH _____ EMPLOYEE _____

Account Number

Member Number
Member Name



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Authorization to Remove Signer

Account Information

Type of Account (select ONLY one)
<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Interest Checking Plus <input type="checkbox"/> Insured Money Market <input type="checkbox"/> Certificate <input type="checkbox"/> Special <input type="checkbox"/> Holiday

Signer Being Removed from Account

The undersigned person(s) does hereby waive all right, title and interest which he or she may now have or which may accrue to him or her, for funds now on deposit in the above account, all sums paid in on shares, and all income, benefits, and accumulations therein. The undersigned further assigns his or her interest in said account and consents to said funds being paid over to the remaining owner(s) on the account.

Name		Social Security Number
<input type="checkbox"/> Non-Tax Owner <input type="checkbox"/> Trustee <input type="checkbox"/> Additional Signer <input type="checkbox"/> Custodian (minor under 18 years of age) <input type="checkbox"/> Custodian (minor over 18 years of age)		
<input type="checkbox"/> Other:		
Account Role		
_____ Signer's Signature	_____ Printed Name	_____ Date

This document must be notarized if not signed in the presence of a DFCU Financial employee.

Acknowledged before me in _____ County, State of _____,
on the ____ day of _____, 20 ____ .

Notary Public's Signature

Notary Stamp

Affix Seal Here

FOR CREDIT UNION USE ONLY

DATE _____ BRANCH _____ EMPLOYEE _____