

SHARE DRAFT INFORMATION and APPLICATION

Draft Account No. _____	Share Account No. _____
Loan Account No. _____	Share Account No. _____
NAME (1) _____	SOC. SEC. NO. _____
TYPE OF I.D. _____	I.D. NO. _____
NAME (2) _____	SOC. SEC. NO. _____
TYPE OF I.D. _____	I.D. NO. _____
STREET _____	
CITY _____	STATE _____ ZIP _____
PHONE (Home) _____	(Business) _____

Additional TERMS AND Conditions (Joint Share Draft Account Agreement)

The Credit Union is hereby authorized to recognize any of the signatures subscribed on the reverse side hereof in the payment of funds or the transaction of any business for this Share Draft Account. The joint owners of this Account hereby agree with each other and with the Credit Union that all sums now paid in on shares in this Account, or heretofore or hereafter paid in on shares in this account, by any or all of said joint owners to their credit as such joint owners, with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship, and shall be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors, or payment as provided on the reverse side hereof, shall be valid and discharge the Credit Union from any liability for such payment.

The right or authority of the Credit Union under this Share Draft Account Agreement shall not be changed or terminated by said owners, or any of them, except by written notice to the Credit Union which shall not affect transactions theretofore made.

Instructions 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 clause 2 of the certification you sign below.

CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

Signature(s) _____ Date _____

Date _____

SHARE DRAFT ACCOUNT AGREEMENT WITH OVERDRAFT PAYMENT PROVISIONS

I/We hereby authorize STAR USA FEDERAL CREDIT UNION to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account. It is further agreed that:

- (a) Only share draft 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 share draft that exceeds the fully paid and collected share balance in this Account. However, if any of the undersigned writes a share draft that would exceed such balances and result in this Account being overdrawn, the Credit Union may:
 - (1) The Credit Union may, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- (d) When paid, share drafts 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 nonpayment of a share draft.
- (f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- (h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.
- (i) If this Agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed on the reverse side hereof.

I/We hereby acknowledge that the Credit Union has informed me/us of the following

- | | | |
|--------------------------|--------------------------|---|
| YES | NO | |
| <input type="checkbox"/> | <input type="checkbox"/> | The Credit Union's policy concerning the hold period placed on funds deposited. |
| <input type="checkbox"/> | <input type="checkbox"/> | The Credit Union's stop-payment policies. |
| <input type="checkbox"/> | <input type="checkbox"/> | The Credit Union's policy concerning its liens on shares. |

Date _____ Account Number _____

Signature(s) _____