



**ADDITIONAL TERMS AND CONDITIONS**

This Credit Union is hereby authorized to recognize the signatures subscribed to below and in the payment of funds or the transaction of any business for this 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, or heretofore or hereafter paid in on shares by any and 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 the right of survivorship and be subject to withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. 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 by written notice to the Credit Union which shall not affect transactions heretofore made. The person(s) signing below shall be subject to the additional terms and conditions printed above.

Date \_\_\_\_\_

Signatures (1) \_\_\_\_\_

(2) \_\_\_\_\_