

MS HIGHWAY SAFETY PATROL FEDERAL CREDIT UNION

SHARE DRAFT APPLICATION AND AGREEMENT

Please Print: Account Number: _____
Name (1) _____ Social Security Number: _____
Name (2) _____ Social Security Number: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Telephone: Home _____ Work _____
Starting Check # _____ Date: _____

I/We authorize MS Highway Safety Patrol FCU to establish a special share account for me/us to be known as a "Share Draft Account". The Credit Union is authorized to pay share drafts signed by me (or by any of us, if this agreement is signed by more than one person) and to charge payments against the share draft account.

- ◆ Only share draft blanks and other methods approved by the Credit Union may be used to withdraw funds from the share account.
- ◆ The Credit Union is under no obligation to pay a share draft that exceeds the balance in the share draft account. The Credit Union may, however; pay such a draft and charge the amount of the resulting overdraft plus a service charge against any other share account from which the person who signs the share draft is entitled to withdraw shares or advance funds to an overdraft protection line of credit loan up to the predetermined maximum; the Credit Union is under no obligation to pay a share draft on which the date is more than six months old.
- ◆ Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a share draft.
- ◆ Any objection regarding any item shown on a statement of the share draft account shall be waived unless made in writing to the Credit Union on or before the 20th day following the day the statement is mailed.
- ◆ The use of the share draft account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.
- ◆ If signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in our joint names. If there is no such agreement, account would be subject to the additional terms and conditions printed on the joint share account agreement.

YOUR SIGNATURE CONSTITUTES UNDERSTANDING OF THE RULES GOVERNING THE SHARE DRAFT ACCOUNT AND ITS USE. BY SIGNING THIS AGREEMENT YOU AUTHORIZE MS. HIGHWAY SAFETY PATROL FCU TO ACCESS YOUR CREDIT FILE.

Applicant: _____

Co-Applicant: _____