



## Youth Application (3 -12 years) New Account Checklist

**Complete the steps below to open your account:**

- Signature Card & Membership Account Application completed and signed by student and joint member(s). Students under the age of 18 must have a parent or legal guardian sign as a joint owner on the account.

**If the minor cannot sign his/her own name, the parent/guardian must sign for child as follows:**

***(Child's name) minor by (Parent's/Guardian's name), Parents/Guardians signature***

- New Account Authorization Form signed by student and joint member(s).
- Provide a clear copy of your identification card or email a copy to Financial Education Department at **financial@bayportcu.org**.
  - Acceptable Forms of ID:** Valid Driver's License or Identification Card, Current Picture School Identification (students only), Social Security Card and Birth Certificate
- Verified Proof of Address:** *(If the address is different from the photo identification card):* Paystub, Recent Utility Bill, Voter Registration Card, Rental Agreement or Mortgage Statement, Tax Filing Document, Vehicle Registration, Real Estate Tax Bill or Insurance Bill

**Note:** In order for BayPort Credit Union to be compliant with the Children's Online Privacy Protection Act (COPPA), the parent/guardian listed on this application will be contacted to verify this application request.

<p><b>In branch use only:</b> _____ Employee Name Date</p> <p><b>On this date, parent/guardian was contacted to validate application request.</b></p>
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**If an application is incomplete or the required documentation is not submitted to open the account, the application and supporting documents will be destroyed after 60 days. DocuSign will become invalid after three days.**



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Account Number _____
Branch _____ Date _____
Employee # _____ Existing Member: <input type="checkbox"/> Yes <input type="checkbox"/> No
School _____

# SIGNATURE CARD & MEMBERSHIP ACCOUNT APPLICATION FOR STUDENT RUN CREDIT UNION (SRCU)

AND REQUEST FOR TAXPAYER IDENTIFICATION NUMBER (Please print in black ink, or type)

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN 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 or business that opens an account. What this means for you: When you open an account, we will ask 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. This applies to all individuals on the account including but not limited to the primary member, joint owners and beneficiaries.

### Account Type (Check only one)

- Individual
  - Joint – With Survivorship (On the death of an owner, the deceased owner's interest in the account passes to the surviving owner or owners.)
  - Joint – No Survivorship (On the death of an owner, the deceased owner's interest passes as part of the owner's estate under the will, trust or by intestacy.)
- (Joint owners are added to all current and future savings accounts opened under your membership number except checking, share certificates and IRA accounts.)

## I. GENERAL INFORMATION - PRIMARY MEMBER / OWNER

1) Member Name \_\_\_\_\_ SSN/ Tax ID \_\_\_\_\_ Date of Birth \_\_\_\_\_

Residence Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone (HM) \_\_\_\_\_ (CELL) \_\_\_\_\_ Email Address \_\_\_\_\_ Employer \_\_\_\_\_

ID Type \_\_\_\_\_ ID Number \_\_\_\_\_ ID Issue Date \_\_\_\_\_ ID Expiration \_\_\_\_\_ Occupation \_\_\_\_\_

## BENEFICIARY DESIGNATION (Pay-On-Death)

Name \_\_\_\_\_ SSN/Tax ID \_\_\_\_\_ Date of Birth \_\_\_\_\_

Residence Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Name \_\_\_\_\_ SSN/Tax ID \_\_\_\_\_ Date of Birth \_\_\_\_\_

Residence Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### JOINT OWNER

2) Name \_\_\_\_\_ SSN/TIN \_\_\_\_\_ DOB \_\_\_\_\_

Residence Address \_\_\_\_\_ ID Type \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ ID Desc \_\_\_\_\_ Specify ID Number \_\_\_\_\_

Mailing Address \_\_\_\_\_ ID Issue Date \_\_\_\_\_ ID Expiration Date \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Employer \_\_\_\_\_ Occupation \_\_\_\_\_

Phone (HM) \_\_\_\_\_ (CELL) \_\_\_\_\_ BayPort Acct # \_\_\_\_\_ Email Address \_\_\_\_\_

### JOINT OWNER

3) Name \_\_\_\_\_ SSN/TIN \_\_\_\_\_ DOB \_\_\_\_\_

Residence Address \_\_\_\_\_ ID Type \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ ID Desc \_\_\_\_\_ Specify ID Number \_\_\_\_\_

Mailing Address \_\_\_\_\_ ID Issue Date \_\_\_\_\_ ID Expiration Date \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Employer \_\_\_\_\_ Occupation \_\_\_\_\_

Phone (HM) \_\_\_\_\_ (CELL) \_\_\_\_\_ BayPort Acct # \_\_\_\_\_ Email Address \_\_\_\_\_

**SIGNATURE CARD & MEMBERSHIP ACCOUNT APPLICATION (continued)**

**II. BayPort Credit Union Services Requested (check all that apply)**

- |  |  |  |
|--|--|--|
| <b>Savings:</b>  | <b>Checking:</b>   | <input type="checkbox"/> <b>Overdraft Protection Requested</b> |
| <input type="checkbox"/> <b>Primary Savings (Required)</b> | <input type="checkbox"/> <b>Classic or</b> <input type="checkbox"/> <b>Rewards</b> | <b>Transfer Funds From:</b>                                    |
| <input type="checkbox"/> <b>Vacation Club</b>              | <input type="checkbox"/> <b>Teen Rewards (Ages 13-17)</b>                          | <input type="checkbox"/> <b>Savings</b>                        |
| <input type="checkbox"/> <b>Christmas Club</b>             | <input type="checkbox"/> <b>College &amp; Career Rewards (Ages 18-24)</b>          | <b>Account Access Cards:</b>                                   |
| <input type="checkbox"/> <b>Fast Start (Ages 0-24)</b>     |  | <input type="checkbox"/> <b>Debit/ATM Card</b>                 |
|  |  | <input type="checkbox"/> <b>ATM Card</b>                       |

**III. AGREEMENT AND CERTIFICATION**

In this Membership Account Agreement the words “you” and “your” refer to each member and joint owner signing below. The person(s) signing below hereby make application for membership in Newport News Shipbuilding Employees’ Credit Union, Inc. hereinafter referred to as BayPort Credit Union and/or for the accounts or services requested. I/We authorize BayPort Credit Union to gather reports from consumer reporting agencies and other information it considers appropriate from time to time in order to determine my/our eligibility for membership, products and services, regardless of whether I/We have applied for the product or service. I/We agree that BayPort Credit Union may retain this form, the additional documentation provided as required by the Credit Union, and any other information the Credit Union receives. By signing below you acknowledge receipt of the disclosures required by 12 CFR Part 1030 et seq. (Truth in Savings) and agree to all the terms for ownership and type of accounts(s) stated in the (1) Important Account Information for our Members Brochure (2) Rate and Fee Schedule and to any amendment the Credit Union makes from time to time which are incorporated herein. You acknowledge the statutory lien rights of BayPort Credit Union on your accounts and agree that the account is governed by the laws of Virginia and exclusive venue for all disputes between you and the credit union is in the Circuit Court for the City of Newport News, Virginia. If an ATM and/or Debit Card is requested and provided, you agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. You further agree to comply with and to be bound by BayPort Credit Union’s bylaws and amendments and subscribe to at least one share. By signing below, you: (1) authorize us, subject to any applicable law, to verify employment, credit worthiness, procure/obtain credit and debit history and financial responsibility through employers, credit bureaus or by any other reasonable means, including direct contact; and (2) authorize other financial institutions to give information concerning your account history to us. You certify that information given on this card is true and correct. For minor accounts under the age of 18, the adult joint owner agrees to be the responsible party for all transactions.

**ACCOUNT OWNERS / AUTHORIZED SIGNATURES (must include all individuals listed in Section I. on page 1):**

Each of the persons, who sign below, is duly authorized to act with respect to the account in all matters and the credit union may rely on the signature of just one of the persons listed below and the Credit Union is authorized to act as specified in the Account Agreement until the Credit Union receives written court ordered instructions to the contrary. This means any actions, including but not limited to transfer and withdrawal of funds may be made by any joint owner alone. I/We understand and agree that the Credit Union will require a new signature card to add any signatory (ies) on this account and we may require the signature of an existing joint owner(s) for removal from the account(s).

X \_\_\_\_\_

1) **Primary Member Signature** (corresponds to person #1 on page 1) **Date**

X \_\_\_\_\_

3) **Joint Owner Signature** (corresponds to person #3 on page 1) **Date**

X \_\_\_\_\_

2) **Joint Owner Signature** (corresponds to person #2 on page 1) **Date**

**Note:** A supplemental notarization sheet may be required for each signature not witnessed in the presence of a BayPort Credit Union employee.

Check here if supplemental notary sheets are included with this application and made a part hereof.

**Member Identification:** I authorize BayPort Credit Union to retain and utilize a sample of my signature as shown below, and/or a copy of my ID or a photograph of myself. These items may be stored electronically by the credit union. (Driver’s licenses are imaged for identification purposes only.)

**SRCU Account Transfer:** This account will now have access to the SRCU operating account, which will allow for withdrawals at the Student Run Credit Union.

**IV. TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

<b>SUBSTITUTION of IRS FORM W-9</b>	
<b>TAXPAYER IDENTIFICATION NUMBER (TIN)</b> _____	<b>Social Security Number</b> _____
Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). <span style="float: right;"><b>OR</b></span>	
For most other entities, it is your employer identification number (EIN) <b>Employer Identification Number</b> _____	
<b>CERTIFICATION</b>	
Under penalties of perjury, I certify that: <span style="float: right;"><input type="checkbox"/> Check if Exempt from backup withholding</span>	
<ol style="list-style-type: none"> <li>1. The number shown on this form is my correct taxpayer identification number and</li> <li>2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and</li> <li>3. I am a U.S person (including a U.S resident alien.)</li> </ol>	
Certification Instructions. You must check here <input type="checkbox"/> and cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.	
<b>THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.</b>	
<b>Signature of U.S. Person</b> → _____	<b>Date</b> → _____



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

Employee Number: \_\_\_\_\_

### NEW ACCOUNT AUTHORIZATION FORM

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 will ask 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. This will apply to anyone on the account including but not limited to the primary member, joint owners, and beneficiaries.

Documentation required includes:

- Unexpired Driver's License or valid US Government Issued Photo Identification
- Proof of Residential Address, if different from Photo identification
  - Acceptable forms dated within the last 60 days include: Paystub, Utility Bill, Voter Registration Card, Rental Agreement, Mortgage Statement, Tax Filing Document, Vehicle Registration, Real Estate Tax Bill, Insurance Bill
- In certain circumstances, proof of Social Security Number

As part of the new account opening process to determine your eligibility for membership, and products and services with BayPort Credit Union, your debit and credit history will be accessed and reviewed through ChexSystems® and Equifax.

By signing below, you acknowledge receipt of the disclosures required by 12 CFR Part 1030 et seq. (Truth in Savings) which includes the Important Account Information for our Members Brochure and our Rate and Fee Schedule and agree the SSN/Tax ID number listed below is correct. You acknowledge the statutory lien rights of BayPort Credit Union and that the account is governed by the laws of Virginia and exclusive venue is in the Circuit Court for the City of Newport News. You authorize us to verify employment, credit worthiness, procure/obtain credit and debit history and financial responsibility through employers, credit bureaus or any other reasonable means, including direct contact and authorize other financial institutions to give us information concerning your account history.

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Primary Member)

Signature \_\_\_\_\_ SSN/Tax ID: \_\_\_\_\_  
(Primary Member)

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Joint Owner)

Signature: \_\_\_\_\_ SSN/Tax ID: \_\_\_\_\_  
(Joint Owner)