

# ACCOUNT UPDATE FORM

Add or Delete • Joint Owner(s)

<b>OWNER INFO</b>	PRIMARY OWNER'S NAME	ACCOUNT NUMBER(S)	
	STREET ADDRESS	HOME PHONE	
	CITY, STATE, ZIP	WORK PHONE	CELL PHONE

<b>ADD JOINT OWNER TO ACCOUNT</b>	<b>ADD A JOINT OWNER</b>		
	WE REQUEST THAT THE FOLLOWING PERSON BE ADDED TO THE CREDIT UNION SAVINGS ACCOUNT(S), CERTIFICATE ACCOUNT(S), AND CHECKING ACCOUNT(S) LISTED ABOVE AS A JOINT OWNER. PLEASE SUBMIT A COPY OF THE JOINT OWNER'S IDENTIFICATION.		
	<b>SIGNATURE CARD/ACCOUNT AGREEMENT</b>		
	I/WE AGREE THAT THE CHANGES ON THIS FORM AMEND THE PREVIOUSLY SIGNED MEMBERSHIP APPLICATION AND AGREE TO THE BYLAWS, AS AMENDED, OF AMERICAN FIRST CREDIT UNION (THE "CREDIT UNION"). I/WE CERTIFY THAT THE INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND CORRECT. MY/OUR SIGNATURE ON THIS FORM APPLIES TO ALL SUB ACCOUNTS UNDER MY/OUR ACCOUNT AT THE CREDIT UNION AND CONSTITUTES A REQUEST FOR ANY IDENTIFYING NUMBER AND/OR ACCESS DEVICE ISSUED BY THE CREDIT UNION IN CONNECTION WITH SUCH ACCOUNTS. I/WE ALSO AGREE TO BE BOUND TO THE TERMS AND CONDITIONS OF ANY ACCOUNT THAT I/WE HAVE IN THIS CREDIT UNION NOW OR IN THE FUTURE. I/WE ACKNOWLEDGE RECEIPT OF THE "ABOUT YOUR CREDIT UNION ACCOUNTS" AGREEMENT AND DISCLOSURE AND, IF APPLICABLE, W-9 INSTRUCTION.		
	UNDER PENALTIES OF PERJURY, I CERTIFY THAT:		
	1. THE NUMBER SHOWN ON THIS FORM IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER;		
	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;		
	3. I AM A U.S. PERSON (INCLUDING U.S. RESIDENT ALIEN).		
	CERTIFICATION INSTRUCTIONS. YOU MUST 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 YOUR INTEREST AND DIVIDENDS ON YOUR TAX RETURN. THE IRS DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.		
	NAME _____ SOCIAL SECURITY NUMBER _____		
BIRTH DATE _____ DRIVER'S LICENSE _____ STATE OF ISSUANCE _____ EXP DATE _____			
ADDRESS _____ CITY _____ STATE _____ ZIP _____			
PHONE _____ EMAIL _____ MMN _____			
EMPLOYER _____ OCCUPATION _____ HIRE DATE _____			
<b>IMPORTANT INFORMATION:</b> 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.			
<b>WHAT THIS MEANS FOR YOU:</b> WHEN YOU OPEN OR ARE ADDED TO 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. BY SUBMITTING THIS APPLICATION, YOU AUTHORIZE THE CREDIT UNION TO OBTAIN INFORMATION NECESSARY TO VERIFY YOUR IDENTITY. THIS MAY INCLUDE INFORMATION OBTAINED FROM CONSUMER REPORTING AGENCIES, PUBLIC DATABASES, OR OTHER SOURCES. IF THE CREDIT UNION IS UNABLE TO VERIFY INFORMATION YOU PROVIDE, AN ACCOUNT MAY NOT BE OPENED, OR YOU MAY NOT BE ADDED. THE CREDIT UNION RESERVES THE RIGHT TO CLOSE YOUR ACCOUNT IF IT DETERMINES AT A LATER DATE THAT IT DOES NOT KNOW YOUR TRUE IDENTITY.			
SIGNATURE _____ DATE _____			
ADDED JOINT OWNER SIGNATURE <span style="float: right;">MM / DD / YYYY</span>			

<b>DELETE JOINT OWNER FROM ACCOUNT</b>	<b>DELETE A JOINT OWNER</b>		
	REMOVAL OF A JOINT ACCOUNT OWNER REQUIRES CONSENT OF THE JOINT OWNER WISHING TO BE REMOVED. THE REMOVED JOINT OWNER RELINQUISHES OWNERSHIP INTEREST INCLUDING ANY MEMBERSHIP SHARE IN THE ACCOUNT(S) DESIGNATED BELOW. THIS RELINQUISHMENT DOES NOT AFFECT YOUR OBLIGATION ON ANY LOAN ACCOUNT(S).		
	I REQUEST THAT MY NAME BE REMOVED FROM THE CREDIT UNION SAVINGS ACCOUNT(S), CERTIFICATE ACCOUNT(S), AND CHECKING ACCOUNT(S) LISTED ABOVE:		
	NAME _____ SOCIAL SECURITY NUMBER _____		
	BIRTH DATE _____ DRIVER'S LICENSE _____ STATE OF ISSUANCE _____ EXP DATE _____		
	ADDRESS _____ CITY _____ STATE _____ ZIP _____		
	PHONE _____ EMAIL _____ MMN _____		
	SIGNATURE _____ DATE _____		
	DELETED JOINT OWNER SIGNATURE <span style="float: right;">MM / DD / YYYY</span>		

<b>AUTHORIZATION</b>	<b>I AUTHORIZE AMERICAN FIRST CREDIT UNION TO ACT IN ACCORDANCE WITH ALL INSTRUCTIONS SET FORTH ABOVE.</b>		
	SIGNATURE _____ DATE _____		
	PRIMARY OWNER SIGNATURE <span style="float: right;">MM / DD / YYYY</span>		
Send to American First CU, 700 N. Harbor Blvd., La Habra, CA 90631 or FAX to 562/237-5111, or simply return to an American First Credit Union Branch near you.			

FOR OFFICE USE ONLY:		ChexSystems Clr <input type="checkbox"/> Yes <input type="checkbox"/> No
Processed by _____ on _____	OFAC Cleared <input type="checkbox"/> Yes	Audited By _____ Date _____
ASSOCIATE NAME	MM / DD / YYYY	

## INSTRUCTIONS FOR COMPLETING THE ATTACHED FORM

INSTRUCTIONS FOR COMPLETING THE ATTACHED  
FORM

The **OWNER INFO** and **AUTHORIZATION** sections are required with each request. You need only complete other sections relevant to your change request. Thank you for printing clearly. Use this form to add a joint owner, or to delete a joint owner from your account. Please make sure to fill out the appropriate sections so changes can be made correctly, sign and return your form and any supporting documents to: American First Credit Union, 700 N. Harbor Blvd, La Habra, CA 90631. You may also visit one of our branches to submit your form, or FAX it to 562/237-5111.

**OWNER INFO** – This section is required, and should be completed by the primary accountholder. Complete this owner identification section in its entirety, please. If your changes affect multiple accounts, please separate each account number with a semi-colon (;)

**ADDING JOINT OWNER(S) TO ACCOUNT** – This section will be completed if you are adding a new joint owner to your American First savings and checking account(s). Please complete this section in its entirety, including the new joint owner's signature. Please include a copy of the new joint owner's identification. **Please note a separate, different form is required to add joint owners on Trust Accounts and Individual Retirement Account(s) (IRA); those account types are not covered under the attached agreement.**

**DELETING JOINT OWNER(S) FROM ACCOUNT** – This section will be completed if you are deleting one or more joint owners from your American First savings and checking account(s). Please complete this section in its entirety. The account owner being removed must sign this section. **Please note a separate, different form is required to remove joint owners on Trust Accounts and Individual Retirement Account(s) (IRA); those account types are not covered under the attached agreement.** This agreement does not remove owner from any loan agreement previously signed or affect the obligation on any loan account(s).

**AUTHORIZATION** – This section is required for any and all account changes, and must be signed by the primary account owner. This document must be signed and dated by the appropriate accountholders as specified in each section. If there are more than two accountholders on the account, please have the additional owner sign the reverse side of the request form, or attach their signed authorization on a separate account update form.