	Share D	raft Acco	unt Agre	eement		
APCI FEDERAL CREDIT UNION					ACCOUNT NUMBER	
PRIMARY OWNER NAME (FIRST, MIDDLE OR INITIAL, LAST)				SOCIAL SECURITY OR TAXPAYER ID NUMBER		
ADDRESS				CONTACT TELEPHONE NUMBER		
CITY	STATE	ZIP CODE		EMAIL ADDRESS		
JOINT OWNER NAME (FIRST, MIDDLE OR INITIAL, LAST)				SOCIAL SECURITY OR TAXPAYER ID NUMBER		
JOINT OWNER NAME (FIRST, MIDDLE OR INITIAL, LAST)			SOCIAL SECURITY OR TAXPAYER ID NUMBER			
We (hereinafter singularly and collectively of the collection of the collect	nt ("the Accour the Account" ii	nt"). "The C n accordand	redit Unic	on" is hereby auth e terms and condi		
(a) Only share drafts and other transaction methods approved and authorized by The Credit Union may be used to make transactions on the Account. (b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in the Account. The Credit Union will, however, treat such a share draft as a request to the Credit Union for a FAST CASH Line of Credit cash advance, if this is your primary overdraft selection made according to the terms and conditions of the current, approved and valid Credit Line Account Agreement and Disclosure (featuring FAST CASH Line of Credit) signed by the Accountholder, in which event The Credit Union will advance funds upon the Line of Credit (up to the available maximum Line of Credit under said Agreement) sufficient to permit the Credit Union to pay the share draft and will credit the FAST CASH cash advance to the Account. If a FAST CASH Line of Credit Loan is not available or you have selected your primary overdraft account as your Share Savings (S1), then the Credit Union will treat such share draft as a request to transfer funds from the Accountholder share savings account to the the Account, provided, however, that no more than six (6) regulated transfers are made during any calendar month. In the event that six (6) regulated transfers have occurred and a FAST CASH Line of Credit is established with an available credit line; the Credit Union will advance funds upon the Line of Credit (up to the available Credit under said agreement) sufficient to permit the Credit Union to pay the share draft and will credit the FAST CASH cash advance to the Account.				(c) The Credit Union has no obligation to pay a share draft in cash upon direct presentment of the share draft to the Credit Union by the Accountholder and/or Accountholder's payee. (d) 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. (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) The persons signing this Agreement acknowledge that ownership of the Account shall be the same as the ownership of the share savings account and that ownership of the Account by more than one (1) person shall be governed by the terms of the Joint Share Account Agreement. (g) So long as there are funds in the Account to cover them, the Accountholder can write any number of share drafts against the Account. (h) The Accountholder hereby grants to the Credit Union the right to offset the balance in the Account against any money owed the Credit Union. (i) The Credit Union reserves the right to amend or modify the terms of this Agreement from time to time and will provide the Accountholder with fifteen (15) days written notice prior to the effective date of any such amendment or modification. (j) Please refer to our Important Account Information Disclosure for additional terms and conditions. H (Approval Required)Share Savings		
Primary Overdraft Ac /we certify the information provided is true employment status, and to obtain consumer re- Credit Union accounts and services. I/we under ts decision. By signing this application, I/we are to conform to its bylaws and amendments there information Disclosure.	and correct of ports from thir rstand that AP Iso agree to th	and author d parties, in CI FCU may e terms and	ize APCI ncluding d rely on ir d conditio	Federal Credit Ur lebit bureau repor Iformation in this ns of the account	nion (FCU) to check my/our account, credit rts, in order to determine my/our eligibility fo application and in consumer reports to make as established by the Credit Union and agree	

to conform to its bylaws and amendments thereof, copies of which are available upon request. I/we acknowledge receipt of the Important Account Information Disclosure.

PRIMARY OWNER DATE JOINT OWNER DATE JOINT OWNER DATE

PRINT NAME(S) AND ADDRESS AS THEY ARE TO APPEAR ON CHECKS

STARTING CHECK NUMBER

50 FREE checks (for new accounts) Jeweled Elegance style only Special Instructions: