

## Discover the Credit Union Difference

Did you know that switching to a credit union checking account could save you hundreds of dollars a year in fees? Why pay more than you have to?

### Checking Account Application

We want you to start saving money as soon as possible, so we've provided all of the forms you need to make the switch. The first step is opening your new account. Just complete the form below and return it to us in the enclosed envelope with a deposit of at least \$.01. Or you can transfer funds from an existing SRFUCU account.

I authorize a transfer of \$\_\_\_\_\_ from savings account # \_\_\_\_\_ to my new checking account.

Signature \_\_\_\_\_

#### PRIMARY OWNER INFORMATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email Address \_\_\_\_\_ Date of Birth \_\_\_\_\_

Credit Union Acct. # \_\_\_\_\_ SSN \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

#### JOINT OWNER INFORMATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email Address \_\_\_\_\_ Date of Birth \_\_\_\_\_

Credit Union Acct. # \_\_\_\_\_ SSN \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

#### ADDITIONAL ACCOUNT REQUEST

Please check off any additional accounts you would like to open:

- Preferred Checking       Santa Savings  
 Certificate (term: \_\_\_\_\_ mos.)  
(Minimum deposit: \$500)

## Get Overdraft Protection

This service will give you peace of mind. If your checking account ever becomes overdrawn due to a subtraction error or other mistake, an overdraft line of credit can cover your checks, up to a preset limit. In addition, you can get a loan whenever you need one just by writing a check. There is no finance charge and no interest to pay until you use your line of credit. So it is good to have it just in case.

You can use this form to apply for other types of loans too. (Additional information may be required.)

### Loan Application

Name \_\_\_\_\_

Purpose of Loan \_\_\_\_\_

Amount Requested \_\_\_\_\_

#### APPLICANT INFORMATION

Employer \_\_\_\_\_

Position \_\_\_\_\_

Employer Address \_\_\_\_\_

Office Phone # \_\_\_\_\_

Annual Income \_\_\_\_\_ Years Employed \_\_\_\_\_

Own     Rent    Mortgage/Rent Amount \_\_\_\_\_

Email Address \_\_\_\_\_

#### CO-APPLICANT INFORMATION

Employer \_\_\_\_\_

Position \_\_\_\_\_

Employer Address \_\_\_\_\_

Office Phone # \_\_\_\_\_

Annual Income \_\_\_\_\_ Years Employed \_\_\_\_\_

Own     Rent    Mortgage/Rent Amount \_\_\_\_\_

Email Address \_\_\_\_\_

You agree that everything stated in this application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your creditworthiness and employment history, and to obtain a credit report and to answer questions about its credit history with you. You understand that any false or misleading statements in your application may cause the loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved.

By signing this application, you further acknowledge and consent to the following identity confirmation program. We require original, valid, government-issued picture identification and a taxpayer identification number. From non-U.S. persons, we require one or more of the following: a taxpayer identification number, a passport number and country of issuance, an alien identification card number and a number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard. If you are mailing this application, we require that you submit a notarized copy of your picture identification. We may verify any information provided by you, e.g., a credit or employment report. We may also ask you to provide additional information that we need to verify your identity and for other purposes related to your membership. Your signature on this application authorizes us to keep a copy of any information you provide to establish your identity.

Primary Owner/Applicant Signature	Joint Owner/Co-Applicant Signature (as applicable)	Date
-----------------------------------	--	------

## Customize Your New Checks

Please print the information you would like to appear in the top left-hand corner of your checks:

### Check Order Form

Line 1 \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_

Line 4 \_\_\_\_\_

Line 5 \_\_\_\_\_

Line 6 \_\_\_\_\_

Standard style     Other \_\_\_\_\_  
(Contact the credit union for more options.)

Starting Number \_\_\_\_\_ Quantity \_\_\_\_\_

Your first box of checks are free. (Note: If you are over 55 years old, you get one box of checks free per year.)

## Set Up Payroll Distribution

### Payroll Distribution Instructions

Signing up for direct deposit? Use the form below to designate how we should distribute your funds when they come to the credit union. Funds can be credited to your savings, checking, loan or certificate accounts or to family members' accounts. They will be disbursed in order of priority.

Priority	Destination Account #	Suffix #	Amount \$	Start Date
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____
5	_____	_____	_____	_____
6	_____	_____	_____	_____
7	_____	_____	_____	_____
8	_____	_____	_____	_____
9	_____	_____	_____	_____

## Save Time with Direct Deposit

With direct deposit, your check will be sent to your account electronically on payday. Just fill out the form below and send it to your employer's payroll department. You can also use direct deposit for pension or government checks.

### Direct Deposit Request

Name \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN \_\_\_\_\_

Credit Union Acct. # \_\_\_\_\_

Name of Employee \_\_\_\_\_

Employer's Address \_\_\_\_\_

Standard Register Federal Credit Union  
P.O. Box 1167  
Dayton, OH 45401-1167  
(937) 223-3333 or (800) 543-2283  
Routing # - 242278179

I hereby authorize enrollment in direct deposit in the amount of \_\_\_\_\_ effective \_\_\_\_\_.  
(Please specify date)

Signature \_\_\_\_\_

## Add or Change Automatic Payments

Use this form to have automatic payments, such as your mortgage payments or insurance premiums, automatically deducted from your checking account. Or you can use it to change the account number for your existing automatic payments. Just copy it and submit it to each company.

I would like to begin making automatic payments from the checking account indicated below.

My account information has changed. My automatic deduction should now come from the checking account indicated below.

Company Name (payee) \_\_\_\_\_

#### BILLING ACCOUNT INFORMATION

Name on Account \_\_\_\_\_

Account # \_\_\_\_\_

Payment Amount \_\_\_\_\_

Payment Frequency (e.g., monthly) \_\_\_\_\_

#### CHECKING ACCOUNT INFORMATION

Please debit credit union checking account # \_\_\_\_\_ beginning on \_\_\_\_/\_\_\_\_/\_\_\_\_.

The address and routing transit number of my financial institution is:  
Standard Register Federal Credit Union  
P.O. Box 1167  
Dayton, OH 45401-1167  
Routing # - 242278179

Your Name \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Close Your Current Account

Please complete the form below and mail it to your current financial institution to close your account. Or drop the completed form by our office and we will mail it for you.

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, and Zip \_\_\_\_\_

To Whom It May Concern:

Please accept this as official notice that I wish to close my account(s). I certify that all my checks and automatic debits have cleared and that any previous direct deposit arrangements have been canceled.

My account number and contact information are listed below. Please contact me if you need any additional information.

Accountholder Name \_\_\_\_\_

Account # \_\_\_\_\_

Accountholder Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Home Phone # \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

Please mail the remaining balance in my account to:

Standard Register Federal Credit Union  
Attention: Member Services  
P.O. Box 1167  
Dayton, OH 45401-1167  
(800) 543-2283

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

SAVE *with*  
Credit Union Checking!

TAKE A LOOK  
at what we offer:

Tired of high checking fees  
and impersonal service?

*Come to the credit union!*

Our services are comparable  
to those of your current financial  
institution. The only thing  
missing is the fees.

We offer convenient access, a  
simple application process and  
friendly, personalized service.  
That's the credit union difference.

- No monthly service charges
- Your first box of checks free
- No minimum balance requirements
- No per-check fees
- Free ATM cards and Visa check cards
- Free online banking
- Free automated telephone access
- Overdraft Protection, Automatic Transfer, Line of Credit and Member Privilege®

Ready to switch to a credit union  
account? Use the enclosed forms to  
get started today.

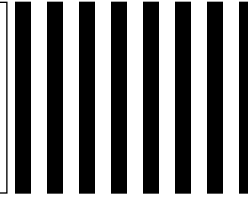


Standard Register Federal Credit Union  
P.O. Box 1167  
175 Campbell Street  
Dayton, OH 45401-1167  
(937) 223-3333 • (800) 543-2283  
www.stdregfcu.org  
generalinfo@stdregfcu.org



©2004 visions, ink. 242084 1/05

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 3625 DAYTON, OH

POSTAGE WILL BE PAID BY ADDRESSEE

STANDARD REGISTER FEDERAL CREDIT UNION  
P.O. BOX 1167  
175 CAMPBELL ST.  
DAYTON, OH 45482-0404



P.O. Box 1167  
175 Campbell St.  
Dayton, OH 45401-1167

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE PAID  
SOUTHERN MD  
PERMIT NO. 3711

*Get checking without all the fees!*  
Look inside to find out how.

AREA FOR LABEL

CHECKING  
BENEFITS  
*without all the fees...*

*Your Complete Guide*  
to Switching to a  
Standard Register  
Federal Credit Union  
Checking Account