Share Draft Account Agreement

APCI FEDERAL CREDIT UNION

ACCOUNT NUMBER

PRIMARY OWNER NAME (FIRST, MIDDLE OR INITIAL, LAST)			SOCIAL SECURITY OR TAXPAYER ID NUMBER
ADDRESS			PRIMARY PHONE NUMBER
CITY	STATE	ZIP CODE	EMAIL ADDRESS
JOINT OWNER NAME (FIRST, MIDDLE OR INITIAL, LAST)			SOCIAL SECURITY OR TAXPAYER ID NUMBER
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We (hereinafter singularly and collectively called "the Accountholder") hereby authorize the APCI Federal Credit Union (hereinafter called "The Credit Union") to retain this Share Draft Account ("the Account"). "The Credit Union" is hereby authorized to pay share drafts signed by us and to charge all such payments against the shares in "the Account" in accordance with the terms and conditions set forth below.

Terms and Conditions

(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 Account holder, 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 (0001), then the Credit Union will treat such share draft as a request to transfer funds from the Account holder share savings account to theAccount.

(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 theAccount holder 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. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

(i) The Credit Union reserves the right to amend or modify the terms of this Agreement from time to time and will provide the Account holder with fifteen (15) days written notice prior to the effective date of any such amendment or modification.

(j) Please refer to our Membership Agreement and Disclosures for additional terms and conditions.

I/we certify the information provided is true and correct and authorize APCI Federal Credit Union (FCU) to check my/our account, credit, employment status, and to obtain consumer reports from third parties, including debit bureau reports, to determine my/our eligibility for Credit Union accounts and services. I/we understand that APCI FCU may rely on information in this application and in consumer reports to make its decision. By signing this application, I/we also agree to the terms and conditions of the account 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 Membership Agreement and Disclosures, which may be updated from time to time.

Primary Owner Signature Date

Joint Owner Signature Date

Joint Owner Signature Date

Joint Owner Signature Date

Joint Owner Signature Date