



# YOUTH ACCOUNT APPLICATION

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 (650) 508-0619 fax providentcu.org

- New memberships require a minimum \$5 initial deposit in a Membership Savings account).
- Youth checking accounts require a minimum \$25 initial deposit and require receiving e-Documents (electronic statements and notices).
- Fund the account(s) by transferring funds from your Provident account; or include a check (payable to Provident Credit Union), an automatic transfer form, or a direct deposit form.
- Mail to the address above (attention: Account Services), fax\* to (650) 508-0619, or drop off at any Provident community branch.

### UPDATE MY ACCOUNT:

- Change Joint Owner
- Address Change
- Name Change

### ACCOUNT(S) TO OPEN:

- Youth Membership Savings

#### Account Options:

- Free Visa Debit Card

- Youth  Joint Owner
- Ages 10+

- Youth Add-On Certificate
- \$50 minimum initial deposit

- Youth Checking Account
- Ages 13-17

#### Checking Options:

- Free Visa Debit Card

- Youth  Joint Owner

#### • Checks:

- Yes  No

In addition to my name, print checks with:

- Phone Number
- Joint Owner Name

#### • e-Documents

Includes statements and notices.

**Required** with valid e-mail address.

**To enroll**, click on the Statements & Notices tab within online banking.

#### • No Fee™ Overdraft Protection

- Yes  No

Funds will be drawn from the Youth membership savings account.

**Primary Owner (Youth Under 18)**

Promo Code (if applicable) \_\_\_\_\_ Member Number (existing members) \_\_\_\_\_

↑ Last Name \_\_\_\_\_ First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Birth Date \_\_\_\_\_

Social Security Number \_\_\_\_\_ I.D./Driver License Number \_\_\_\_\_ State \_\_\_\_\_ Expiration Date \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_ Eligibility (Name of community, association, employer, or family member) \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long (Yrs/Mos) \_\_\_\_\_

Previous Address (if less than 2 yrs at current) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long (Yrs/Mos) \_\_\_\_\_

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

E-mail Address (Youth Checking requirement) \_\_\_\_\_ Name of Beneficiary (if no joint owner, or upon death of both owners) \_\_\_\_\_

Background:  US Citizen  Permanent Resident  Non-Resident Alien<sup>3</sup>

### Joint Owner (Adult - Required)

↑ Last Name \_\_\_\_\_ First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Birth Date \_\_\_\_\_

Social Security Number \_\_\_\_\_ I.D./Driver License Number \_\_\_\_\_ State \_\_\_\_\_ Expiration Date \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long (Yrs/Mos) \_\_\_\_\_

Previous Address (if less than 2 yrs at current) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long (Yrs/Mos) \_\_\_\_\_

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

E-mail Address \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Retired  Unemployed Background:  US Citizen  Permanent Resident  Non-Resident Alien<sup>3</sup>

Employer (or previous employer if retired or not employed) \_\_\_\_\_ Job Title (or minor, disabled, etc. if not employed) \_\_\_\_\_

Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Signatures (Include a copy of the Joint Owner's driver license or I.D.)

By signing below, I certify, in accordance with IRS W-9 instructions under penalties of perjury, (1) that the Social Security Number/ Taxpayer Identification Number on this application is correct, and (2) that I am not, unless designated below, subject to back-up withholding. Unless designated below, I affirm that I have not been notified that I am subject to back-up withholding as a result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to back-up withholding.

I am subject to back-up withholding. (3) I am a U.S. citizen or U.S. resident alien unless I have checked the box on this form regarding my background that I am a non-resident alien and have or will complete a W-8 BEN to certify foreign status.

By signing below, I/we acknowledge receipt of Provident's Master Disclosure and Service Charge Schedule or acknowledge copies will be mailed to me/us and agree to their terms and conditions. This authorizes Provident to do an independent credit review, including the verification of my employment history, and obtaining credit reports now and in the future. Provident will also review all signers through ChexSystems. Provident has the right to furnish other credit reporting services with information about my credit. Note: the IRS does not require your consent to any provisions of this document other than the certifications required to avoid back-up withholding.

\* Faxed documents/signatures are considered as legally binding as original documents/signatures and shall be sufficient unless originals are required by a third party.

For children under 10, the adult joint owner can sign the child's name and add their signature ("by Jane Doe"). Also sign as joint owner.

#### Credit Union Use Only:

Member Number \_\_\_\_\_

SC CS ID EV \_\_\_\_\_

Approved By \_\_\_\_\_

### FUND ACCOUNT(S):

\$ \_\_\_\_\_  
Amount to Youth Membership Savings

\$ \_\_\_\_\_  
Amount to Youth Add-On Certificate

\$ \_\_\_\_\_  
Amount to Checking

- Check enclosed
- Automatic Transfer form
- Direct Deposit form

From my Provident account:

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

### ESTIMATED MONTHLY TRANSACTIONS:

Cash \$ \_\_\_\_\_

ACH \$ \_\_\_\_\_  
Electronic Payment Country \_\_\_\_\_

Wires \$ \_\_\_\_\_  
Country \_\_\_\_\_

Chks. \$ \_\_\_\_\_  
Negotiable Instruments

None of the Above

X \_\_\_\_\_ X \_\_\_\_\_  
Primary Owner Signature Date Joint Owner Signature Date

Pursuant to the USA Patriot Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism), 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.