

## **Altura Credit Union Membership Agreement**

### **Acknowledgment & Authorization**

You acknowledge receipt of the About Your CU Deposit Accounts disclosures, and Fee schedule. You understand and agree to them. You understand that our policy and the law permit us to delay the deposit of non-cash items into your Account as shown in the Account disclosure. Any person who signs as a joint on this Account may deposit or withdraw any amount in the accounts. Withdrawal of funds terminates the rights of the other signers to the amount withdrawn. Should any signer die, the other signer will automatically own any money in that Account.

You hereby apply for membership with Altura Credit union. You warrant the truth of the information contained in Your application for membership and/or in subsequent representations to Us. You realize that such information will be relied upon by Us in determining Your membership eligibility and/or credit worthiness. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. You agree to be bound by the terms and conditions found with Your application for membership and to the bylaws, rules and regulations of Altura Credit Union in effect from time to time. You further acknowledge receiving a copy of the About Your CU Deposit Accounts disclosure related to Your Account(s) and You agree to be bound by the terms and conditions found therein. You authorize any person, association, firm, corporation or personnel office to furnish information concerning Your affairs upon Our request, including, but not limited to, providing credit and employment history information. In addition to establishing a primary share Account, You may also from time to time request additional Accounts and/or Account Services be established on Your behalf including the addition of joint owner(s) of Your Account(s). Your signature is Your continuing authorization for Altura Credit Union to follow Your written or verbal instructions to do so and You agree that Your continuing authorization will remain in effect unless We receive written instructions to the contrary. You hereby authorize Us to recognize any signature subscribed herein in the payment of funds or the transaction of any business for Your Account(s)

**CONSENSUAL LIEN. You agree that We may impress and enforce a statutory lien upon your Accounts with Us to the extent You owe Us any money and We may enforce Our right to do so without further notice to You. We have the right to set-off any of Your money or property in Our possession against any amount You owe Us. The right of set-off and Our impressed lien does not extend to any Keogh, IRA or similar tax-deferred deposit You may have with Us. If your Account is owned jointly, Our right of set-off and Our impressed lien extends to any amount owed to Us by any of the joint Owners. If You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You Owe on any unpaid Credit Card balance.**