



Application No. 2015 – _____

**St. John's Co-operative Credit Union Ltd.
CHEQUING ACCOUNT APPLICATION (PERSONAL)**

Please print clearly.

ACCOUNT NO. _____

NAME _____

ADDRESS _____

PARISH _____

EMAIL ADDRESS _____

CONTACT NUMBER(S) _____

SIGNATURE SPECIMEN 1 _____

SPECIMEN 2 (for additional signatory if any) _____

Signing Instructions: (Check appropriate one) Any One Signature _____ Two Signatures _____

Special Signing Instruction (if any): _____

AGREEMENT (Please read carefully.)

In consideration of the St. John's Co-operative Credit Union Ltd. (hereinafter called the Credit Union) operating or continuing to carry an account in its books for the undersigned, the Credit Union hereby agrees to honour and comply with all cheques, expressed to be drawn, accepted, made, or given by the undersigned at any time or times by any payment thereof or in relation thereof or is in credit or otherwise but without prejudice to the Credit Union's right to refuse to allow any overdraft. The Credit Union is also authorised to treat all cheques, as being endorsed on behalf of the undersigned and to discover and deal with them provided such endorsements purport to be signed by the undersigned. In the case of a personal chequing account, it is agreed that the Credit Union may make a service charge for the operating of the said account any indebtedness of the liability of the undersigned to the Credit Union. The undersigned shall be and remain liable to the Credit Union in respect of each amount so charged and hereby promises to pay on demand with interest thereon at the Credit Union's current rate.

Each of the undersigned in order effectually to constitute said amount a joint account, hereby assigns and transfers to all the undersigned jointly and to the survivor or survivors of them all monies heretofore or hereafter at credit of said account and accrued interest thereon, if any, to be joint property of the undersigned and the property of the survivor or survivors of them. For valuable consideration received, the undersigned hereby agree jointly and each with the other(s) of them also with the Credit Union that all monies heretofore or hereafter at credit of said account and accrued interest thereon, if any, shall be and continue to be joint property of the undersigned with right of survivorship, and that the Credit Union may accept as sufficient discharge of any sums withdrawn from the said account any order or receipt signed by any one or more of the undersigned without any signature or consent of the other(s), and that the death of one or more of the undersigned shall not affect the right of the survivors or any of them or the sole survivor to withdraw the said monies and interest, if any, and to give a valid discharge therefore, subject, however, to the provisions of any law, regulation or order now or hereafter in force which purport to impose on the debtor of such monies and interest, if any, a duty to take care or refrain from taking any action in respect thereof. Further, the Credit Union is hereby authorised to credit the said account with all monies and the proceeds of bonds, debentures, securities, coupons and warrants and all promises or orders to pay money, belonging or payable to or received by the Credit Union for the credit or account of, and the proceeds of loans by the Credit Union to the undersigned or any of them, and for said purpose to endorse any such instrument on behalf of the undersigned or any of them.

Note: It is the responsibility of the member to keep current account funded by depositing directly or by interaccount transfer. In the event an instrument is received and there are insufficient funds on the current account, funds will be debited from the savings account to clear cheque and a charge will be incurred. If no funds are available on the savings account, the instrument will be dishonoured and a charge incurred.

I _____ have read and agree to the above conditions, and do hereby authorize the transfer of \$200.00 upon approval of this application to my current account.

Account Holder's Signature _____

Witness _____

Date _____

For Official/Management Use Only

Status: Approved ____ Denied ____ Pending ____

Reason (if pending): _____

Verified by: _____	_____	_____
Name	Signature	Date

Authorised by: _____	_____	_____
Name	Signature	Date