

Hutchinson Government Employees Credit Union
Account Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify & record information that identifies each person who opens an account. What this means for you: When you apply for 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 any other identifying documents.

Account Owner Information:

Name		SS#	
Address		Phone	
		ID #	Exp. Date
City		DOB	
State	Zip	Email	
Employer		Work #	

Joint Owner Information:

Name		SS#	
Address		Phone	
		ID#	Exp. Date
City		DOB	
State	Zip	Email	
Employer		Work #	

*****For Additional Joint Owners use Account Maintenance Form**

Applying For:

- Savings Account
- Savings/Checking Account

Where was previous Account? _____

Have you ever filed bankruptcy? _____ Reason? _____

Do you have any legal proceedings pending against you? _____

Have you ever had repossession or do you currently have credit problems? _____

If yes, explain:

How did you hear about us? _____

Continued other side

Fee Schedule – Effective May 10, 2016

Savings Fees

Over Max Withdrawal Fee (each withdrawal after 4)	1.00
ATM Card	10.00
Return fee per item up to	25.00

Checking Fees

Overdraft (each draft and/or pre-authorized withdrawal)	25.00
Returned Item (each draft and/or pre-authorized withdrawal)	25.00
Overdraft Privilege Overdraft	25.00
Stop Payments	25.00
Debit card replacement fee or new PIN Number	10.00
Copy of Draft	2.00

Miscellaneous Fees

Wire Transfer (outgoing)	15.00
Return Item Fee	25.00
Overdraft Transfer	2.00
Return of deposited check	5.00
Cashier's Check Fee	2.00
Money Order Fee(\$1000 limit)	1.00
Check Cashing fee p/\$100	1.00
Dormant Account Fee (No activity for 6 months/no contact with member for 12 months)	10.00
Account Research/Balancing (per hour/one hour minimum)	25.00
Returned Mail Fee	1.00
Printout Fee (statement or activity), per page	1.00
Early Account Closing Fee (within first 6 months)	5.00
Verification of Deposit	20.00
IRA Closing prior to age 59 ½	25.00
Christmas Club withdrawal fee	5.00

Loan Fees

NSI Loan Filing Fee	15.00
UCC Filing Fee	15.00
Late Loan Payment (after 10 day grace period)	Lesser of \$25.00 or 5% of payment amount
Ficor Fee	25.00
Loan Fees-Administrative Fee (New or Refinance)	
0-\$2500	2% of loan amount
\$2501-\$10,000	50.00
\$10,001 and up	75.00

Fees are subject to change. By signing below I (We) acknowledge receipt of the Fee Schedule and agree to the Fee schedule.

This Application is submitted to open an account with Hutchinson Government Employees Credit Union. I (We) certify that this information is true and complete. I (We) authorize the Credit Union to verify or obtain other information that the Credit Union may deem necessary concerning my (our) credit standing. If approved, I (We) agree by signing below, to be bound by the terms and conditions accompanying this account. I (We) understand that the Credit Union will run a credit report and also review the above information with the Office of Foreign Asset Control (OFAC). I (We) understand that this Credit Union reports directly to a Credit Reporting Agency and may verify account validity or funds availability to inquiring parties. Balances will not be given on an account unless written authorization accompanies the request.

Applicant Signature: _____ Date _____

Co-Applicant Signature: _____ Date _____

Verification Method: _____ Employee Initials: _____