

Market USA Federal Credit Union Share Certificate Application

Member Name:		Member Number:	
Address		City	State Zip Code
Social Security Number		Date of Birth	
Daytime Phone Number:			
Account ownership must be the same as the Membership Savings (S1) Account.			
Joint Owner Name (not applicable to IRA Certificates)		Date of Birth:	
Social Security Number:		Daytime Telephone Number:	
Designation of Beneficiary: Upon the death of the last party to the subject share certificate, funds in the share certificate belong to:			
Beneficiary's Name:		Date of Birth	
Social Security Number:		Daytime Telephone Number:	
Address		City	State Zip Code

Certificate Type	Certificate Term	Certificate Funding	Monthly Dividend Instructions
Savings	Term	Amount Invested	Reinvest in the Certificate
Traditional		\$ _____	Send check payable to me to the address on file (checks less than \$10 will be deposited into your S1 account
Roth		Check Enclosed	
Education		Transfer this amount from my _____ account.	Transfer to my _____ account.

Account Agreement

The laws of the State of Maryland govern this Share Certificate Account. IRA accounts may not be used as collateral security to a loan or loans. The Credit Union retains the right to offset your indebtedness arising from a loan transaction in default and/or arising from other losses (i.e., returned checks, overdrafts, etc.) with funds from any share account except in the instance that it is an IRA account. Market USA Federal Credit Union reserves the right to reject share certificate applications that are not legible or complete. Any application received where information or directions cannot be appropriately determined will be returned to the member. Dividend rate and maturity date are contingent on receipt of a complete, legible application. A Simplifier must be completed for IRA Certificates. Funds received will be deposited into the member's S1 membership savings account until a completed application is received. The credit union will provide you with information on your dividend rate and date of maturity immediately upon receipt of your completed application. The undersigned confirms receipt of the credit union's Truth in Savings Disclosure and certificate agreement and understands and agrees to all of the terms and conditions for this account.

Member's Signature

Date

Joint Account Agreement (Not Applicable to IRA Certificates)

The laws of the State of Maryland govern this Share Certificate Account. Market USA Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with Market USA Federal Credit Union that all sums now paid in this account, or heretofore and hereafter paid in, by any or all of said joint owners with all accumulations thereon, are, and shall be, owned by them jointly, with right of survivorship and be subject to the withdrawal and receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge Market USA Federal Credit Union from liability for such payment. Unless Contrary direction is given, upon the death of a party to the account the funds shall belong to the surviving party or parties. Upon the death of the last party to this account, any funds in this account shall belong to the designated beneficiaries. Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans except in the instance that this is an IRA account. The Credit Union retains the right to offset your indebtedness arising from a loan transaction in default and/or arising from other losses (i.e., returned checks, overdrafts, etc.) with funds from any share account except in the instance that it is an IRA account. The undersigned confirms receipt of the credit union's Truth in Savings Disclosure and certificate agreement and understands and agrees to all of the terms and conditions for this account.

Member's Signature

Date

Joint Owner's Signature

Date