

Office Use MEMBER DATE (Sharetec Field):

NEW HAVEN POLICE & MUNICIPAL FEDERAL CREDIT UNION
New Haven, Connecticut

JOINT SHARE ACCOUNT AGREEMENT

Account # _____ Account Name _____ Date _____
(Please Print)

We agree with each other and the credit Union that all funds paid into or deposited in this account, including any earnings thereon, shall be owned by us jointly with right of survivorship. On the death of one party to this joint account, all sums in the account on the date of the death, vest in and belong to the surviving party as his or her separate property and estate. If we are married to each other, any sums in this account which constitute community property become the property of the surviving spouse on the death of a spouse.

Payment of funds in this account may be made upon request by any of us. Any payments made at the request of us or any other person with the right to request payment discharges the credit union from any liability for such payments. Subject to the policies of the board of directors regarding account transactions of member and non-member joint owners, without the necessity of withdrawing the funds in this account and without liability to the credit union, any one of us may, by written notice to the credit union terminate the interest of any other joint owner. We agree that this account and agreement are subject to any and all rules, regulations, bylaws, and policies of the credit union and its board of directors now in effect and as amended or adopted hereafter, and agree to pay any charges or fees which may be required or assessed under such rules and regulations, bylaws, and policies.

We understand that an attorney should be consulted regarding the validity of any person's survivorship rights to any funds in this account, or the fitness of this account, or agreement for any particular purpose.

	Keep, Add, Delete	SOCIAL SECURITY/ Tax ID No.	JOINT OWNER NAME	Date of Birth
1.			print	
			signature	
2.			print	
			signature	
3.			print	
			signature	
4.			print	
			signature	

Account Owner Signature _____