



**MERCK SHARP & DOHME**  
FEDERAL CREDIT UNION

# Dollar Dog Account Application and Agreement

**Check One:**  New Account  Existing Account Change / Addition **Member Account #:**           *This will be completed by MSDFCU for new accounts.*

**Member / Joint Owner Information**

Full Name (Last/First/Middle)	Date of Birth	Social Security #	If Joint Owner, Relationship to Member	Driver's License Number & State
Primary Member				
Joint Owner				

Joint Owner

Mailing Address \_\_\_\_\_ Home Phone # (\_\_\_\_) \_\_\_\_\_  
 Street \_\_\_\_\_ Apt. Number \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Work Phone # (\_\_\_\_) \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_ E-Mail Address \_\_\_\_\_  
*(must be completed if applying for Home Banking or Online Bill Pay)*

**Membership Eligibility**

**Complete Eligibility Through Family Member:**

Family Member's Name \_\_\_\_\_ Relationship \_\_\_\_\_ Family Member's Account # \_\_\_\_\_

**Accounts Requested - Select the account(s) you wish to open, and indicate the deposit amount for each account selected.**

Savings \$ \_\_\_\_\_  Money Market \$ \_\_\_\_\_ \*  Certificate of Deposit \$ \_\_\_\_\_

**Certification, Authorization & Signatures**

**Authorization** I/we hereby apply for membership in Merck Sharp & Dohme Federal Credit Union and agree to conform to its laws and amendments and to subscribe to at least one share. I/we agree to the terms and conditions printed on the reverse side of this form, as well as the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the credit union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an ATM card or EFT service is requested and provided, I/we agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement.

**Certification of Taxpayer Identification Number and Backup Withholding** Under penalties of perjury, I/we certify that (1) the number(s) shown on this form is my/our correct taxpayer identification number, (2) I am/we are not subject to backup withholding because: (a) I am/we are exempt from backup withholding, or (b) I/we have not been notified by the Internal Revenue Service (IRS) that I am/we are subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me/us that I am/we are no longer subject to backup withholding, and (3) I am/we are a U.S. person (including a U.S. resident alien). Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

**Joint Share Account Agreement** MSDFCU is hereby authorized to recognize any of the signatures subscribed hereto in payment of funds or the transaction of business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all sums now paid in on shares, heretofore or hereafter paid in on shares by any or all said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment. Any or all of said joint owners may pledge all or part of the shares in this account as collateral security to a loan or loans. The right of authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made.

Parent Signature: X \_\_\_\_\_ Date: \_\_\_\_\_

**OFFICE USE ONLY**

Teller ID: \_\_\_\_\_ Branch: \_\_\_\_\_ Member Officer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## SHARE DRAFT / MONEY MARKET ACCOUNT AGREEMENT

I/We hereby authorize the Merck Sharp & Dohme Federal Credit Union to establish a special share account for me/us to be known as a Share Draft/Money Market Account. The Credit Union is authorized to pay share drafts by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the share draft account. It is agreed that:

- (a) Only share draft/money market blanks and other methods approved by the Credit Union may be used to withdraw funds from the share draft account;
- (b) The Credit Union is under no obligation to pay a share draft which exceeds the fully paid and collected balance in the share draft/money market account; the Credit Union may, however, pay such a share draft/money market and transfer shares to this account in the amount of the resulting overdraft, plus a service charge, from any other share account from which any of the undersigned is then eligible to withdraw shares;
- (c) The Credit Union may pay a share draft/money market on whatever day it is presented, notwithstanding the date (or any limitation on the time of payment) appearing on the draft;
- (d) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft/money market;
- (e) Any objection respecting any item shown on a monthly statement of this account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed;
- (f) The share draft/money market account shall be subject to service charges in accordance with the rate schedules adopted by the Credit Union from time to time;
- (g) The use of the share draft/money market account is subject to such other conditions and requirements as the Credit Union may establish from time to time; and
- (h) If signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in our joint names.