



# REQUEST TO OPEN ADDITIONAL CONSUMER ACCOUNT CHECKLIST

## HELP US PROCESS YOUR REQUEST TO OPEN ADDITIONAL ACCOUNTS FASTER BY PROVIDING A FEW THINGS TO GET STARTED:

- ☐ Print and complete a Request to Open Additional Consumer Account form located on **becu.org**.
- ☐ Gather the required documents and information (see below).
- ☐ Return the completed form and required documents and information by one of the following:
  - In person to any BECU location
  - Fax to **206-805-5612**
  - Mail to: **BECU**  
**Attn: Account Servicing M/S 1094-2**  
**PO Box 97050**  
**Seattle, WA 98124**

(Note: If returning form by fax or mail, please provide a photocopy of the required documents including photocopies of identification from all required signers.)

Here's helpful information about opening additional accounts:

- We will apply automatic overdraft transfers from your line of credit (if you have one), then from your savings account, if you don't have a line of credit. Please submit a written request if you want to make a different designation for how automatic overdraft transfers will be applied.
- This form is used by existing members to open additional accounts. For new membership accounts or to re-establish membership, use the Membership Application form located on **becu.org**.
- If the roles on the new account will not be identical to the roles on an existing account, all account holders must sign.
- For minor accounts, a parent or guardian must be a joint account holder.
- If the minor is too young to sign the application, the parent must write the minor's name, then "by (parent's signature), (relationship to the minor)."

## FOR JOINT ACCOUNT HOLDERS, WE WILL NEED:

- ☐ Ownership type – Joint Account With or Without Right of Survivorship
- ☐ Complete personal information for the account holder(s) and indicate if a debit card(s) should be issued

Here's helpful information regarding Joint Account With or Without Right of Survivorship:

- Joint accounts will automatically be set up as joint accounts with right of survivorship unless you designate otherwise at the time of account setup. See the BECU Account Agreements located on [becu.org](https://becu.org) for more details.
- It's a good idea to talk with a trusted advisor, such as your lawyer to be sure that the account you establish will be treated as you intend it to be.

## FOR DESIGNATING BENEFICIARIES, WE WILL NEED:

- ☐ Complete personal information for the person being designated as beneficiary

## FOR CHECK ORDERS, WE WILL NEED:

- ☐ Information to be printed on the check

Here's helpful information about ordering checks:

- The information requested must match the account information for the account listed.
- Check prices are set by Deluxe and can change without notice. Visit [deluxe.com/checks](https://deluxe.com/checks) to view designs. Contact us to confirm accurate check prices because they may vary.
- Please include payment if you're returning the form by fax or mail and a request for checks is included.
- If no design is selected, you will receive the BECU Exclusive check design. Additional fees apply.
- For Money Market accounts, Exclusive Money Market design will be issued at no charge.

## WHAT'S NEXT?

Thank you for providing the requested information and documentation. Once we have received your request, a representative may contact you to review the information provided. We may need additional information to complete your request.

If you have any questions, please contact a BECU representative at **800-233-2328**.

# REQUEST TO OPEN ADDITIONAL CONSUMER ACCOUNT



Questions? Please contact us at **800.233.2328**. This form cannot be used to establish membership.

## 1. Member Information

PRIMARY MEMBER NAME					BECU USE ONLY Person #:	
CURRENT SAVINGS ACCOUNT NUMBER		PRIMARY SOCIAL SECURITY NUMBER (SSN) / TAXPAYER ID NUMBER (TIN)				
HOME PHONE	WORK PHONE	MOBILE PHONE	DATE OF BIRTH	MOTHER'S MAIDEN NAME		
STREET ADDRESS (required)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY	
MAILING ADDRESS (if different than above)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY	
VALID PICTURE ID NUMBER	ID TYPE	ISSUE DATE	EXPIR. DATE	STATE & COUNTRY ISSUED		
EMPLOYMENT <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Never Employed			EMAIL ADDRESS			
OCCUPATION / PREVIOUS OCCUPATION (if retired or unemployed)		EMPLOYER / PREVIOUS EMPLOYER (if retired or unemployed)				

### Ownership type:

- ☐ Joint Account with Right of Survivorship (JWROS). Upon the death of the Primary or Joint Account Holder, that person's interest in the joint account becomes the property of the surviving account owner.
- ☐ Joint Account without Right of Survivorship (JWOROS). Upon the death of the Primary or Joint Account Holder, that person's interest in the account becomes the property of the account beneficiary (Payable On Death designees), or the deceased owner's estate.

JOINT NAME (1)			SSN / TIN		BECU USE ONLY Person #:	
HOME PHONE	MOBILE PHONE	DATE OF BIRTH	DESIGNATED PERCENTAGE (JWOROS only)		MOTHER'S MAIDEN NAME	
STREET ADDRESS (required)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY	
MAILING ADDRESS (if different than above)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY	
VALID PICTURE ID NUMBER	ID TYPE	DATE ISSUED	EXPIR. DATE	STATE & COUNTRY ISSUED		
EMPLOYMENT <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Never Employed			EMAIL ADDRESS			
OCCUPATION / PREVIOUS OCCUPATION (if retired or unemployed)		EMPLOYER / PREVIOUS EMPLOYER (if retired or unemployed)				

JOINT NAME (2)			SSN / TIN		BECU USE ONLY Person #:	
HOME PHONE	MOBILE PHONE	DATE OF BIRTH	DESIGNATED PERCENTAGE (JWOROS only)		MOTHER'S MAIDEN NAME	
STREET ADDRESS (required)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY	
MAILING ADDRESS (if different than above)		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY	
VALID PICTURE ID NUMBER	ID TYPE	DATE ISSUED	EXPIR. DATE	STATE & COUNTRY ISSUED		
EMPLOYMENT <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Never Employed			EMAIL ADDRESS			
OCCUPATION / PREVIOUS OCCUPATION (if retired or unemployed)		EMPLOYER / PREVIOUS EMPLOYER (if retired or unemployed)				

## 2. Designate Beneficiaries (Not valid for IRAs.) (Continued on the next page.)

Note: Beneficiary designations made here will be applied to all of the accounts opened with this Request to Open Additional Consumer Account form.

BENEFICIARY NAME (1)		SSN / TIN		PHONE	DATE OF BIRTH
STREET ADDRESS		CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY

**2. Designate Beneficiaries (Not valid for IRAs.) (Continued from the previous page.)**

BENEFICIARY NAME (2)		SSN / TIN	PHONE	DATE OF BIRTH
STREET ADDRESS	CITY	STATE / PROVINCE	ZIP / POSTAL CODE	COUNTRY

**3. Account Type****Select all that apply**☐ **Savings Account**Issue new ATM card for: ☐ Primary account holder ☐ Joint account holder (1) ☐ Joint account holder (2)☐ **Checking Account**Issue new debit card for: ☐ Primary account holder ☐ Joint account holder (1) ☐ Joint account holder (2)☐ **Money Market Account**Issue new ATM card for: ☐ Primary account holder ☐ Joint account holder (1) ☐ Joint account holder (2)☐ **CD**How many months? \_\_\_\_\_ ☐ Add-To Option (complete Account to Account Transfer form)☐ Close out CD upon maturity ☐ Transfer interest to another account

Deposit funds to account number: \_\_\_\_\_ Post to account number: \_\_\_\_\_

**4. Request Checks****Indicate information to print on checks**☐ My name ☐ Joint account holder (1) ☐ Joint account holder (2) ☐ Address ☐ Home phone ☐ Mobile phoneCheck design: ☐ BECU Exclusive design ☐ Other design: \_\_\_\_\_**5. Agreements and Signatures**

(1) You have received, read, understood and agree to all of the terms and conditions contained in the Boeing Employees' Credit Union Account Agreements, BECU's Privacy Notice, Regulation D Explanation, and BECU's Consumer Account Disclosure, all as amended to date and all of which you will retain for your records; (2) Issuance of each ATM and/or Debit Card or other access device is specifically requested; (3) The information you have given in this application is complete, true, and submitted for the purpose of opening a deposit account with BECU now and/or later. You understand that we may rely on this information in our dealings with you now and in the future, and that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to a state chartered credit union insured by the NCUA; (4) BECU may accept any order and instruction regarding the account(s) and any request for future services from the Primary or any Joint Account Holder(s) without the consent of or notice to the other Account Holder(s); (5) By selecting a Checking Account, you authorize BECU to debit the cost of the checks from your Checking Account at the time of the check order; (6) BECU may make inquiries necessary to evaluate your applications and to conduct periodic reviews of your BECU accounts, including ordering a credit report, and you instruct BECU to obtain and use such information in determining to notify you about other products and services. You agree that we may tell others about our credit experience with you, and may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report; (7) All of the credit or other information concerning you that BECU may obtain now or in the future will be compiled, stored, and used in accordance with BECU's Privacy Notice as amended from time to time; (8) By providing your email address, you agree that BECU may send marketing material to you electronically; (9) BECU and its service providers may contact you for non-marketing purposes at any telephone number you provide. BECU may use automated telephone dialing, text messaging systems, and electronic mail to contact you. The telephone messages are played by a machine automatically when the telephone is answered and may be recorded by your answering machine. Standard data and message rates may apply and you agree that BECU will not be liable for such fees. You agree to update us promptly when your telephone number changes. At any time, you may update such information or revoke your consent to receive non-emergency calls or text messages at a telephone number assigned to a wireless device (or any service that charges on a per-call basis) by contacting us at 800.233.2328 or other reasonable means.

**Signatures**

PRIMARY MEMBER SIGNATURE	DATE
JOINT ACCOUNT HOLDER SIGNATURE (1)	DATE
JOINT ACCOUNT HOLDER SIGNATURE (2)	DATE

**As primary member and/or joint account holder, I personally verified and confirmed all information displayed in section 1 on the first page of this form and sections 2 through 4 on the first and second page of this form. All such information is accurate, complete, and true, and BECU may rely on such information in BECU's dealings with me.**

PRIMARY MEMBER INITIAL	JOINT ACCOUNT HOLDER INITIAL	JOINT ACCOUNT HOLDER INITIAL
<b>BECU Use Only</b>	NEW ACCOUNT NUMBERS:	DATE
		REP
<input type="checkbox"/> ID Verified <input type="checkbox"/> QualiFile®		

If form is not submitted electronically, please return completed and signed form to:

BECU MS 1094-2, PO Box 97050, Seattle, WA 98124-9750 or fax to 206.805.5612

BECU CONSUMER ACCOUNT DISCLOSURE



Boeing Employees’ Credit Union (BECU) is one of the nation’s leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more about BECU membership at [becu.org](https://becu.org).

The following deposit product information is applicable to consumer accounts at BECU as of the effective date shown below. BECU may add to or change the rates and fees contained in this schedule from time to time. Each Primary Member, Joint Account Holder, Authorized Signer, and authorized user of the account agrees to the terms and condition in the Consumer Account Disclosure and acknowledges that it is a part of the Account Agreements.

Rate Schedule Effective April 1, 2023

Member Savings & Checking

	Balance Requirement	Dividend or Interest Rate (%)	Annual Percentage Yield (APY) (%)
Member Advantage Savings*	\$0.00 to \$500.00	3.00	3.04
	\$500.01+	0.50	0.50
Member Advantage Checking	\$0.00 to \$500.00	3.00	3.04
	\$500.01+	0.10	0.10
Early Saver (under age 18)*	\$0.00 to \$500.00	6.00	6.17
	\$500.01+	0.50	0.50
Member Share Savings*		0.50	0.50
*Establishing membership requires a Member Advantage Savings, an Early Saver, or a Member Share Savings account be opened and maintained.			
Savings		0.50	0.50
Checking		0.10	0.10
Variable IRA Savings		0.50	0.50
Health Savings Account (HSA)		0.50	0.50
Available to BECU & IDX Employees			
Member Advantage Money Market	\$0.00 to \$9,999.99	2.00	2.02
	\$10,000 to \$49,999.99	2.00	2.02
	\$50,000 to \$99,999.99	2.00	2.02
	\$100,000+	2.00	2.02
Money Market	\$0.00 to \$9,999.99	1.50	1.51
	\$10,000 to \$49,999.99	1.50	1.51
	\$50,000 to \$99,999.99	1.50	1.51
	\$100,000+	1.50	1.51

Certificate of Deposit (CD)												
\$500 – \$49,999.99					\$50,000 – \$99,999.99					\$100,000+		
			w/ Member Advantage				w/ Member Advantage				w/ Member Advantage	
Term Ranges	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)
3 – 5 month	1.50	1.51	2.00	2.02	1.55	1.56	2.05	2.07	1.55	1.56	2.05	2.07
6 – 11 month	3.55	3.61	4.00	4.07	3.55	3.61	4.00	4.07	3.55	3.61	4.00	4.07
12 – 17 month	3.00	3.04	3.50	3.56	3.05	3.09	3.55	3.61	3.05	3.09	3.55	3.61
18 – 23 month	3.00	3.04	3.50	3.56	3.05	3.09	3.55	3.61	3.05	3.09	3.55	3.61
24 – 35 month	2.20	2.22	2.70	2.73	2.25	2.27	2.75	2.78	2.25	2.27	2.75	2.78
36 – 47 month	1.80	1.81	2.30	2.32	1.85	1.87	2.35	2.38	1.85	1.87	2.35	2.38
48 – 59 month	1.90	1.92	2.40	2.43	1.95	1.97	2.45	2.48	1.95	1.97	2.45	2.48
60 month	2.00	2.02	2.50	2.53	2.05	2.07	2.55	2.58	2.05	2.07	2.55	2.58
12 month bump	3.25	3.30	3.75	3.82	3.30	3.35	3.80	3.87	3.30	3.35	3.80	3.87
24 month bump	1.95	1.97	2.45	2.48	2.00	2.02	2.50	2.53	2.00	2.02	2.50	2.53

IRA Certificate of Deposit (CD)												
\$500 – \$49,999.99					\$50,000 – \$99,999.99					\$100,000 +		
			w/ Member Advantage				w/ Member Advantage				w/ Member Advantage	
Term Ranges	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)	Rate (%)	APY (%)
12 month	3.00	3.04	3.50	3.56	3.05	3.09	3.55	3.61	3.05	3.09	3.55	3.61
12 month bump	3.25	3.30	3.75	3.82	3.30	3.35	3.80	3.87	3.30	3.35	3.80	3.87
18 month	3.00	3.04	3.50	3.56	3.05	3.09	3.55	3.61	3.05	3.09	3.55	3.61
24 month	2.20	2.22	2.70	2.73	2.25	2.27	2.75	2.78	2.25	2.27	2.75	2.78
24 month bump	1.95	1.97	2.45	2.48	2.00	2.02	2.50	2.53	2.00	2.02	2.50	2.53
36 month	1.80	1.81	2.30	2.32	1.85	1.87	2.35	2.38	1.85	1.87	2.35	2.38
48 month	1.90	1.92	2.40	2.43	1.95	1.97	2.45	2.48	1.95	1.97	2.45	2.48
60 month	2.00	2.02	2.50	2.53	2.05	2.07	2.55	2.58	2.05	2.07	2.55	2.58

Fee Schedule

As a not-for-profit credit union we are committed to offering fewer-to-no fees.

Non-Sufficient Funds (NSF) Fees\*

NSF Fee	\$10.00 per transaction for which the Available Balance is not sufficient to honor checks and/or ACH payments (including digital payments) and the item is paid
NSF Fee – Uncollected	\$10.00 per transaction for which deposited funds are uncollected (on hold) and the Available Balance is not sufficient to honor checks and/or ACH payments (including digital payments) and the item is paid
Overdraft *	\$0.00 per Debit Card transaction for which the Available Balance is not sufficient and the transaction is paid (Overdraft Fee(s) will only be charged if you have opted in to the Optional Overdraft Services for Debit Card Transactions)

\* A daily cap of up to five NSF Fees and Overdraft Fees combined will be charged, and a daily cap of up to five NSF Fees – Uncollected fees will be charged.

Copy Fee	First 3 copies free, then \$2.00 for each additional copy.		
Cashier’s Check Fee	\$5.00 for each check	Research Fee	\$15.00 per hour (minimum 1 hour)
Merchant Lookup Fee	\$15.00 per item	Stop Payment Fee	\$25.00 per order
Wire Transfer Fee	\$25.00 per Domestic outgoing wire transfer		
	\$35.00 per International outgoing wire transfer		
	\$0.00 per Domestic or International incoming wires		

Truth in Savings Disclosure

Rate Information

The interest rate, dividend rate, and APY on your accounts are shown on page one. Dividend rates and APY are variable and may change after the account is opened as determined by the Board of Directors, however the interest rate and APY are fixed for CD and IRA Certificates and will be in effect for the term of the account. The APY is based on an assumption that interest/dividends will remain on deposit for one year or until maturity.

Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of your statement cycle. The dividend rates shown on page one are as of the last dividend declaration date. The account serving as the Member Share account earns dividends.

Compounding and Crediting

Interest and dividends will be compounded and credited monthly per statement cycle for all applicable deposit accounts.

Accrual of Interest and Dividends

Interest and dividends will begin to accrue on deposits when funds are posted to applicable account. For CDs, you may elect at account opening to have accrued interest transferred to a Savings or Checking account. This election will continue unless you notify us otherwise.

Balance Information

The minimum balance required to open an account is stated on page one for applicable accounts. Checking accounts opened online may require a minimum opening deposit of \$10. Savings or money market accounts opened online may require a \$5 minimum opening deposit. Interest and dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day based on a 365-day year (366-day year during a leap year).

Zero Dividend Accounts

No interest or dividends will be paid to any zero dividend account; regardless of any terms or conditions provided for by BECU.

Member Advantage Accounts

Limit one Member Advantage Savings (MAS) and one Member Advantage Checking (MAC) account per person. May have multiple Member Advantage CDs and Money Market with Member Advantage (MMA) accounts.

Open a MAS and MAC account, sign up for free monthly eStatements and make a monetary transaction each month using at least one of the following free and convenient services:

- Debit MasterCard make purchases online, over the phone or in person,
- Online or Telephone Banking – make BECU loan or Visa payments or transfer funds between BECU accounts,
- Bill Payment – pay businesses or individuals, or
- Direct Deposit – setup a recurring monthly deposit into your BECU Checking account from your paycheck or other monthly income.

In the event that you are not enrolled in the required services, your MAS, MAC, and MMA accounts will be converted to Member Share Savings, Checking, and Money Market accounts respectively, thus earning rates applicable to such accounts.

**Note** – Member Advantage Accounts only available to members 18 and over.

Early Saver

Limit one Early Saver Account per person. Requires you to be younger than 18 years old. Upon reaching 18 years of age, your Early Saver account will be converted to a Member Share Savings account, thus earning rates applicable to such account.

CD and IRA Certificate Account Information

Balance Information

\$500.00 opening balance but may be \$100 if the Add-To feature as described below is established.

Maturity

Your CD and IRA Certificate accounts will mature within the term shown on page one or the maturity date shown on your monthly statement.

Early Withdrawal Penalty

A penalty is imposed if you withdraw any of the principal before the maturity date.

Amount of Penalty

For CD and IRA Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account\* and is applied to the amount of principal withdrawn. The penalty schedule is as follows:

- Terms up to and including 12 months: 30 days interest
  - Terms greater than 12 months: 90 days interest
- \*12 Month Term equals 365 days

How the Penalty Works

The penalty is calculated as a forfeiture of part or all of the interest and may include principal.

Exceptions to Early Withdrawal Penalties

At our sole discretion, we may pay the account before maturity without imposing an early withdrawal penalty if the following circumstances exist:

- The death of the account holder.
- No fee shall be charged for Required Minimum Distributions, as such term is defined by the IRS. In addition, no penalty shall be charged to the member in the event of premature distribution due to permanent disability, substantially equal periodic payments prior to 59 1/2 (IRS Code 72T exception), distributions to the member’s beneficiaries in the event of death, a direct IRA to IRA transfer from a Variable IRA Savings, or conversion of an IRA account within BECU.

**Note** – CD accounts may not be pledged, are nontransferable and non-assignable, except as collateral for a loan at BECU.

Renewal Policy

CD accounts will automatically renew for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 30 days prior to maturity. You will have a grace period of seven calendar days after the maturity date to select a different term, or withdraw the funds in the CD or IRA account without being charged an early withdrawal penalty.

Bump Feature

If you have a CD account with a bump feature, you may at any time during the term of your CD, request that we raise your rate to the current BECU published rate for the equivalent term Bump CD. You will then earn that higher rate for the remainder of the term. You may only exercise this feature one time during the term of the CD. Promotional rates made available in special offers are excluded.

Add-To Feature

At account opening, or during the renewal seven calendar day grace period **only**, you may establish a pre-authorized automatic recurring transfer to your CD not to exceed a total of \$1,000 per month. The transfer amount cannot be increased during the term of your CD; however, it can be reduced or discontinued at any time. Qualifying transfer amounts added to your CD will earn your CD’s current rate. The preauthorized recurring transfer feature will be canceled if a withdrawal of principal is made during the term of the CD. Additional deposits to the CD outside the parameters of the “Add-To” feature described above are not allowed; any such funds received will be deposited into the Member’s Primary Share Savings Account.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.