First Miami University Student/ Alumni Federal Credit Union

Share Draft Account Application

I/We hereby authorize the First Miami University Student Federal Credit Union (the Credit Union) to establish this share draft account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against shares in this account.

It is further agreed that:

A. Only share drafts and other methods approved by the Credit Union may be used to make withdrawals from this account.
B. The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this account; the Credit Union may, however, pay such share draft and transfer shares to this account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares.
C. The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing the draft.
D. When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise.
E. Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
F. Any objection respecting any item shown on a periodic statement of this Account is waved unless made in written to the Credit Union before the end of 60 days after the statement is mailed.
G. This account is subject to the Credit Union’s right to require advance notice of withdraw, as provided in its By-Laws.
H. This account is also subject to other terms, conditions, and service charges as the Credit Union may establish from time to time.
I. If more than one person signs this agreement, the persons signing below shall be the joint owners of this account which, in that event, shall be subject to the terms listed below.

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Joint Share Draft Account Terms and Conditions
The First Miami University Student 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 said Credit Union that all sums now paid in on shares, or heretofore or heretofater paid in on share by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them and be subject to the withdrawal or receipt of any of them, and payment to any of them to the survivors shall be valid and discharge said Credit Union from any liability for such payment. Any or all joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans. The right or 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.