

How to apply

Building your financial future



To take advantage of the wide range of saving services offered by OECU to its members, please do the following:

1. Print out the application form from this web page.
2. Choose the account(s) you would like to add.
3. Fill out the applicable information COMPLETELY, printing clearly.
4. Sign the form.
5. Mail or fax the completed form to:

The Ohio Educational Credit Union
 2554 East 22nd Street
 P.O. Box 93079
 Cleveland, OH 44101-5079
 Fax: (216) 621-6190

OECU ACCOUNT Add-On Form

Member Number _____
 Name _____
 Address _____
 City _____ State _____ Zip _____

Phone (_____) _____
 Best Time to Call _____
 E-mail _____
 Signature _____ Date _____

When this agreement is signed by the primary or joint owner of the membership, all owners are subject to the terms and conditions associated with the account. A complete copy of the terms and conditions will be provided.

Your signature above grants OECU permission to obtain a credit bureau or Check Systems® report at our discretion. Account subject to underwriting guidelines.

Please open the following accounts under my membership number:

- "Toni" (Audio Response)
- Internet Banking (Available September 2001)
- Special Purpose Account
- Checking
- Quick-Cash Overdraft Protection Loan (download, print and complete application)
- Money Market
- Holiday Account
- Term Share Certificate
- Vacation Club Account
- Summer Reserve Pay
- MAC ATM or VISA® Check Card (circle one)
- Term _____ Months

IRA Plans Available:

- Traditional IRA Plan
- Roth IRA Plan
- Educational IRA Plan

- IRA Term Share Certificate (please indicate plan type to the left)
- Individual Retirement Share Savings Account (please indicate plan type to the left)

A membership service representative will contact you to complete the required forms to add a new IRA Plan or a new IRA under an existing plan.

OECU "Toni" BETWEEN-MEMBER TRANSFER AUTHORIZATION Application

"Toni" allows funds to be transferred **From** your account(s) **To** another member's account(s). To take advantage of this feature, please fill out the appropriate section to the right.

Directions:

1. If you wish to be able to transfer funds **From** your account(s) **To** other members' account(s), list the member numbers you want to transfer **To** and sign the authorization from.
2. If you and another member want the ability to transfer funds **To and From** each other's accounts, you must both be joint owners on each other's accounts, and the primary owner from each account must provide authorization by signing to the right.

Notes:

1. To discontinue the **To and From** capabilities on jointly owned accounts, the primary owners from each account involved must agree in writing to terminate the authorization.
2. Transfers involving an advance on an existing line of credit loan can only be transferred **From** your account **To** another member's account.
3. Account identification of Between-Member Transfers will be identified on the periodic statements of both the member sending (**FROM**) and the member receiving (**TO**) the funds.

Transfer "To" Access Only:

Please provide me with the ability to transfer funds **From** my Credit Union account(s) **To** the accounts of the members listed below by accessing "Toni":

Member #: _____ Member Name: _____
 Member #: _____ Member Name: _____
 Member #: _____ Member Name: _____
 My Name: _____ Member #: _____
 Address: _____
 Signature: _____ Date: _____

Transfer "To and From" Access:

Please provide me with the ability to transfer funds both **To and From** the accounts listed below by accessing "Toni." This service is restricted to members who are joint owners on each other's accounts. The primary owner from each account involved must sign below.

Member Name: _____ Member #: _____
 Address: _____
 Signature: _____ Date: _____
 Member Name: _____ Member #: _____
 Address: _____
 Signature: _____ Date: _____

OECU Use Only: Signatures Verified _____ Operator ID: _____ Date: _____