Account Number

AMERICA'S FIRST FEDERAL CREDIT UNION
PAYABLE ON DEATH ACCOUNT OWNERSHIP AGREEMENT

By signing below, you are creating a Payable-On-Death Account. The owner(s) including the primary account owner and any named joint owner(s) of the account shall be the only individuals entitled to perform transactions of any type on this account during their lifetime. All amounts paid into the account and any earnings thereon shall be the sole property of the owner(s). Upon the death of the account owner(s), all sums in the account shall be paid to the named beneficiaries pending the right of offset the credit union may have from any statutory or consensual lien for any outstanding debts owed by the owner to America's First Federal Credit Union, its successors and assigns of any kind. Only the owner may pledge all of any part of shares in account as collateral for any loan or loans to the Credit Union and such pledge shall survive after the death of the Owner(s) and shall be superior to any right any beneficiary may have. It is understood and agreed that the beneficiary shall have no ownership rights or the right to Pledge any sum in the account until the death of the Account Owner. Upon the death of the Owner(s), the payment by the Credit Union of all sums in the account to the named Beneficiary shall be valid and discharge the Credit Union from any liability for such payment. It is expressly understood that the Primary Account Owner may revoke any named Beneficiary at any time in writing on the form that we designate.

PRIMARY BENEFICIARY INFORMATION

Name	Mailing Address	Relationship	Birthdate	SS Number	Ownership %

SECONDARY BENEFICIARY INFORMATION

Name	Mailing Address	Relationship	Birthdate	SS Number	Ownership %

This POD Account Ownership applies to the following accounts

Selection	Suffix	Selection	Suffix	Selection	Suffix
☐ Shares		☐ Easy Checking		☐ Certificate	
☐ Christmas Club		☐ Easy Prime Time		☐ Certificate	
☐ Money Market		☐ Easy Premium		☐ Certificate	
☐ Special Share				☐ Certificate	
☐ Pocket Change					

Member Signature _____ Date _____ Joint Owner _____ Date _____

Joint Owner _____ Date _____ Joint Owner _____ Date _____

FOR CREDIT UNION USE ONLY

Identification: _____ Member _____ Joint Owner _____ Joint Owner _____ Joint Owner

File Maintenance By _____ Date _____ Branch _____