

## UTMA Custodial Account Agreement (cont.)

**Substitute W-9 Form:** Under penalties of perjury, I certify that (1) The number shown on this form is my correct taxpayer identification number, and (2) I am not subject to backup withholding either because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) The IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. Person (including a U.S. Resident Alien). (Note: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding.)

**Checking Overdraft Protection:** If I/we select overdraft protection, funds, if available, will be drafted from my/our savings account in the event of an accidental overdraft. There will be a nominal overdraft transfer fee charged. I/We understand that certain transactions from my/our savings account may be limited by federal regulations. As a result, if I/we reach these limitations in a given month, overdraft transfers may not be authorized. Refer to the current Fee Schedule at [alliantcreditunion.com](http://alliantcreditunion.com) for a list of these types of fees.

1 Custodian must meet eligibility requirements for Alliant membership. Please visit [www.alliantcreditunion.com](http://www.alliantcreditunion.com) for details regarding Alliant membership eligibility. 2 The complimentary \$5 savings deposit will be deposited directly into your new Alliant UTMA Custodial Savings Account. One complimentary \$5 savings deposit. UTMA Account will forfeit the complimentary \$5 savings deposit if account is closed within 90 days of establishing. 3 High Rate Checking Dividends are paid on the last day of each month to checking accountholders who have opted out of receiving paper statements (receive eStatements only) and have a recurring monthly electronic deposit to their Alliant checking account each month (e.g., a direct deposit, payroll deposit, ATM deposit, mobile check deposit or transfer from another financial institution). Otherwise Alliant checking accounts do not earn a dividend. Checking dividend may change after account is opened and is subject to change monthly. There is no minimum balance requirement to open an Alliant checking account or to earn a dividend. Alliant checking is free; however, if incurred, fees such as a stop payment fee or NSF fee will apply. Please refer to the Fee Schedule at [www.alliantcreditunion.com](http://www.alliantcreditunion.com) for a list of these types of fees. 4 A fee will apply if you choose to receive an account statement in paper form; refer to the Fee Schedule at [www.alliantcreditunion.com](http://www.alliantcreditunion.com). To avoid the paper statement fee, log in to Alliant Online Banking at [www.alliantcreditunion.com](http://www.alliantcreditunion.com) to change your statement preference to eStatements.

### COMPLETE AGREEMENT AND RETURN:

- Stop by an Alliant Branch, or mail to:  
Alliant Credit Union  
Attn: Special Services  
PO Box 66945  
Chicago, IL 60666-0945
- Fax to: 773-462-8730

### FOR MORE INFORMATION:

Call 800-328-1935 (24/7)  
TDD/TTY 773-462-2300  
(Mon.–Fri., 7am to 7pm CT)



PO Box 66945, 11545 W. Touhy Avenue  
Chicago, IL 60666-0945  
[alliantcreditunion.com](http://alliantcreditunion.com)

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NCUA

A478-R08/15

## UTMA Custodial Account Agreement



# Saving for a child's future



Convenient way to  
save for the benefit of  
a minor-aged child

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

**In accordance with the USA Patriot Act (Section 326):** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Therefore, when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will ask to see your driver's license and/or other identifying documents.

### Return your completed UTMA Custodial Account Agreement to Alliant

Be sure to include a photocopy of valid U.S. government- or state-issued photo ID or a Passport for all custodians age 18 and older on the account who are not currently members of Alliant Credit Union. If you include a Passport, or if the address on your ID is different from the address provided, also include a photocopy of documentation verifying your home address such as a utility bill or lease agreement.

Sign up for free eStatements – they're free, fast, secure and better for the environment. Alliant offers members both electronic and paper account statements. Electronic statements are free, and paper statements are available for a fee as per the fee schedule.<sup>4</sup> If you'd like to receive paper statements, no action is required. If you'd like to opt out of receiving paper statements and avoid the paper statement fee, log in to Alliant Online Banking to change your statement preference to eStatements.

**For office use only**  
Member Account Number \_\_\_\_\_ The applicant's information provided on this form and corresponding photo identification were collected and verified in accordance with the USA Patriot Act by \_\_\_\_\_

**Complete all sections, then sign and date in Section #9.  
All fields are required unless noted.**

**Please print clearly in black ink only and initial any changes to this form.**



# UTMA Custodial Account Agreement

## 1. Account Eligibility for Custodian<sup>1</sup>

Please check one

I am an  employee  retiree  member of:

\_\_\_\_\_  
Name of Employer/Organization Employee ID Number (if applicable)

I am a relative or domestic partner of a current Alliant member

\_\_\_\_\_  
Relative Name Relative Account Number

\_\_\_\_\_  
Relative Employer

I live or work in a qualifying community

\_\_\_\_\_  
City State

I would like to support Foster Care to Success (FCS) by becoming a member, compliments of Alliant Credit Union – When you select FCS as your basis for Alliant Membership eligibility, Alliant Credit Union will make a one-time \$10 donation to FCS on your behalf and provide your information to FCS to enroll you for membership. Through this process, you will become a member of FCS and will receive literature and other information from FCS. FCS does not sell member information to any third parties.

## 2. Account Selection

Receive a complimentary \$5 initial savings deposit when you open an Alliant UTMA Custodial Savings Account<sup>2</sup>

**UTMA Custodial Savings** – in the name of the minor and custodian

**UTMA Custodial Checking** – optional

\_\_\_\_\_ as custodian for:

\_\_\_\_\_  
Name of custodian

\_\_\_\_\_  
Name of minor under the Illinois Uniform Transfers to Minor Act

**Earn a high rate<sup>3</sup> checking dividend when you:**

- Opt out of paper statements and receive free eStatements<sup>4</sup> through Alliant's secure online banking. To opt out of paper statements, visit Alliant Online Banking at [alliantcreditunion.com](http://alliantcreditunion.com). **AND**

- Have a recurring monthly electronic deposit to your Alliant checking account (e.g., a direct deposit, payroll deposit, ATM deposit, mobile check deposit or transfer from another financial institution; see section #8).

Visa® debit card and Convenience card are not available with an UTMA Custodial Account.

## 3. Account & Statement Options (Optional)

YES NO

**Free Checks** – Your first box of standard checks is free.

Check Style:  Duplicate or  Single

Check Starting Number (use 101 or higher): \_\_\_\_\_

Please check additional information to be printed on checks:

- Name of Minor Child
- Name of Custodian
- Address of Custodian

**Checking Account Overdraft Protection** – Transfer funds from UTMA Custodial Savings Account only (subject to overdraft transfer fee).

**Free eStatements** – You will automatically receive paper statements for a nominal fee as per the Fee Schedule. Go to Alliant Online Banking to switch to free eStatements and avoid the paper statement fee.<sup>4</sup>

## 4. Minor Information

\*U.S. Citizen or U.S. Person (including a U.S. Resident Alien)  Yes  No

\_\_\_\_\_  
First Name Middle Name Last Name

\_\_\_\_\_  
Social Security Number/ITIN Date of Birth Home Phone

\_\_\_\_\_  
Street Address (include unit # - PO Box not accepted)

\_\_\_\_\_  
City State/Province Zip/Postal Code Country

\_\_\_\_\_  
Name of School Attending

\_\_\_\_\_  
School City, State and Country School Phone (optional)

## 5. Custodian Information

**(Must be 21 or older)**

U.S. Citizen or U.S. Person (including a U.S. Resident Alien)  Yes  No

\_\_\_\_\_  
First Name Middle Name Last Name

\_\_\_\_\_  
Relationship to Minor Applicant

\_\_\_\_\_  
Social Security Number/ITIN Date of Birth

\_\_\_\_\_  
Street Address (include unit # - PO Box not accepted)

\_\_\_\_\_  
City State/Province Zip Code/Postal Code Country

\_\_\_\_\_  
Home Phone Cell Phone (optional)

Employment Status:  Employed  Homemaker  Retired  Self-employed  
 Student  Unemployed

\_\_\_\_\_  
Occupation-if retired, previous occupation Employer Name-if student, school name

\_\_\_\_\_  
Employer/School City, State and Country

\_\_\_\_\_  
Work Phone (optional) Email

\_\_\_\_\_  
ID# (e.g., U.S. Driver's License, State or Military ID, or a Passport) Issuing State/Country

\_\_\_\_\_  
Issue Date Expiration Date

\_\_\_\_\_  
Mother's Maiden Name (required)

Yes, I want to provide an alternate mailing address (PO Box accepted).  
If selected, all account correspondence will be mailed to this address.)

\_\_\_\_\_  
Address (include unit #)

\_\_\_\_\_  
City State/Province Zip Code/Postal Code Country

## 6. Successor Custodian Information (Optional)

**(Must be 21 or older)**

U.S. Citizen or U.S. Person (including a U.S. Resident Alien)  Yes  No

\_\_\_\_\_  
First Name Middle Name Last Name

\_\_\_\_\_  
Social Security Number/ITIN Date of Birth

\_\_\_\_\_  
Street Address (include unit # - PO Box not accepted)

\_\_\_\_\_  
City State/Province Zip Code/Postal Code Country

\_\_\_\_\_  
Home Phone Cell Phone (optional)

Employment Status:  Employed  Homemaker  Retired  Self-employed  
 Student  Unemployed

\_\_\_\_\_  
Occupation-if retired, previous occupation Employer Name-if student, school name

\_\_\_\_\_  
Employer/School City, State and Country

\_\_\_\_\_  
Work Phone (optional) Email

\_\_\_\_\_  
ID# (e.g., U.S. Driver's License, State or Military ID, or a Passport) Issuing State/Country

\_\_\_\_\_  
Issue Date Expiration Date

\_\_\_\_\_  
Mother's Maiden Name (required)

## 7. Additional Deposit/Funding (Optional)

**Receive a complimentary \$5 initial savings deposit** when you open an Alliant UTMA Custodial Savings Account.<sup>2</sup> To make an additional deposit to your new account(s), please indicate below. If you do not qualify for a checking account, your total initial deposit, if included, will be deposited into your UTMA Custodial Savings Account.

**Check or Money Order** payable to Alliant Credit Union enclosed for deposit to:

UTMA Savings \$ \_\_\_\_\_ and/or UTMA Checking \$ \_\_\_\_\_

**Transfer funds from an existing Alliant account for deposit to:**  
One of the applicants must be an owner on the account from which the funds are being transferred.

UTMA Savings \$ \_\_\_\_\_ and/or UTMA Checking \$ \_\_\_\_\_

\_\_\_\_\_  
Member Account Number  
Transfer from:  Savings  Supplemental Savings  Checking

## 8. Direct Deposit Authorization

You can arrange Direct Deposit to your Alliant account(s) by providing the payor institution with the **Alliant Routing & Transit/ABA# (271081528)** and your Alliant 14-digit checking account number or 10-digit savings account number and account type.

## 9. Signatures and Agreements (Required)

By signing this agreement, I/we certify that I/we am/are eligible for membership in Alliant Credit Union (Alliant) as noted herein, all information is complete and correct, I/we agree to all account terms as published following the signature lines below and on the reverse side, and I/we agree to subscribe for and maintain at least one share (\$5.00).

\*If you are not a U.S. Citizen or other U.S. Person including a U.S. Resident Alien, check the following box  to designate your denial of Form W-9 Certification and to request IRS Form W-8BEN which must be completed and returned to Alliant Credit Union.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

**Include a photocopy of valid U.S. government- or state-issued photo ID or a Passport with documentation verifying the home address, such as a utility bill or lease agreement, for all custodians age 18 and older on the account who are not currently members of Alliant Credit Union.**

X  
\_\_\_\_\_  
Custodian Signature (required) Date

**Important: To avoid processing delays, Non-U.S. Citizens or Non-U.S. Persons (including a Non-Resident Alien) should complete and return a W-8BEN form (available at [alliantcreditunion.com](http://alliantcreditunion.com)) with your completed UTMA Custodial Account Agreement.**

I/We agree that the terms of this UTMA Custodial Account Agreement and the accompanying Account Agreement and Disclosures booklet and Fee Schedule constitute a contract between Alliant and me/us, subject to state and federal laws and the Uniform Commercial Code, as adopted in the state of Illinois.

I/We agree to accept information via email at the address provided herein. I/We further acknowledge that by signing this agreement, the custodian will have access to his/her authorized Alliant accounts through all electronic means offered by Alliant. I/We authorize custodian access to member savings through Overdraft Protection, if applicable. If I/we do not select or qualify for a checking account, my/our additional deposit, if applicable, will be deposited into my/our UTMA Custodial Savings Account.

**Revocable Proxy:** I/We do hereby appoint the Board of Directors of Alliant, who are the qualified and acting directors at the time this proxy is used, as proxies to vote for the election of directors, proposals for mergers or voluntary dissolutions, the share(s) of Alliant now or hereafter owned or held by me/us, as the said directors or a majority of them see fit, at all annual or special meetings of the members of Alliant hereafter held and any adjournment thereof, from time to time and year to year, until and unless this proxy is cancelled by me/us.

I/We understand that the proxy appointment is voluntary and not a condition of membership. By checking this box , I/we deny the proxy provision and opt to vote my/our shares by attending the Annual Meeting of Shareholders held in Chicago, Illinois, during the first quarter of each year.

**Consumer Report and Credit Report Agreement:** I/We authorize Alliant to obtain information from a consumer reporting agency and to obtain copies of my/our credit reports, now and in the future, in order to determine my/our eligibility for membership and products and services offered by or through Alliant, regardless of whether I/we have applied for the product or service.

(Agreement continued on reverse) →