

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 for a list of these types of fees.

1 Custodian must meet eligibility requirements for Alliant membership. Please visit 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** APY=Annual Percentage Yield. Alliant High Rate Checking Dividends are paid on the last day of each month to checking account holders 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 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. To avoid the paper statement fee, log in to Alliant online banking at www.alliantcreditunion.com to change your statement preference to eStatements.

COMPLETE AGREEMENT AND RETURN:

- 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

©2020 Alliant Credit Union. All Rights Reserved.



Federally insured by
NCUA

A478-R01/24

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. 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.⁴ 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 Custodian¹

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 want to become an Alliant Credit Union Foundation digital inclusion advocate, therefore making me eligible to apply for membership with Alliant Credit Union. I understand that Alliant Credit Union will share my name and contact information with the Foundation and make a one-time \$5 contribution on my behalf.

2. Account Selection

Receive a complimentary \$5 initial savings deposit when you open an Alliant UTMA Custodial Savings Account²

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 rate³ checking dividend when you:

- Opt out of paper statements and receive free eStatements⁴ through Alliant's secure online banking. To opt out of paper statements, visit Alliant online banking at 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).

Alliant Visa® debit cards and Alliant Savings ATM cards 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.⁴

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 Retired Self-employed
 Student Unemployed

Occupation (if retired, previous occupation; if self-employed, profession) _____ 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 Retired Self-employed
 Student Unemployed

Occupation (if retired, previous occupation; if self-employed, profession) _____ 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.² 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) 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) →