

Member #: \_\_\_\_\_

USA PATRIOT ACT NOTICE: Federal law requires us to obtain, verify and record information that identifies each person who opens an account. When you open an account, you must provide your name, residence address, birth date, and taxpayer identification number. We can ask to see your driver's license or other identifying documents and we can retain copies of them.

I, the Transferor, apply to establish this account at SAN FRANCISCO FEDERAL CREDIT UNION ("Credit Union") in the initial amount of \$ \_\_\_\_\_, with (required, insert one name only): \_\_\_\_\_ ("Custodian") as Custodian and (optional; insert one name only): \_\_\_\_\_ ("Successor Custodian") as Successor Custodian for the following minor until age \_\_\_\_ (18 to 21) under the California Uniform Transfers to Minors Act. I understand that by establishing this account, I am making an irrevocable gift to the named minor, and that the money in the account will belong to the minor at the age I have indicated.

Check here if account is being opened without a transferor (e.g., court order) and attach document(s) establishing UTMA account.

**MEMBERSHIP ELIGIBILITY:**

- Minor already belongs to the Credit Union. Member # \_\_\_\_\_
- Minor is an immediate family member of a current member or resides in the same household.  
Qualifying Member # \_\_\_\_\_ Relationship \_\_\_\_\_
- Minor resides in County of:    San Francisco    San Mateo
- Minor works in County of:    San Francisco    San Mateo  
Employer \_\_\_\_\_
- Minor attends school or worships in:    San Francisco or    San Mateo  
School \_\_\_\_\_ Church \_\_\_\_\_

**REQUESTED PRODUCTS/SERVICES:**

- Share Savings **(Required)**    Checking    Money Market    Certificate for \_\_\_\_ months
- Debit Card    Online Banking    Direct Deposit    Checking overdraft transfers from savings

<b>MINOR:</b>	Last Name: _____ First Name: _____ M.I.: ____ Social Security #: _____
	Physical Address: _____ City: _____ State: ____ Zip Code: _____
	Date of Birth: _____ Relationship to Custodian: _____ Occupation (if any): _____
	Mother's Maiden Name: _____

<b>TRANSFEROR:</b> <small>(Do not complete if due to Court Order.)</small>	Last Name: _____ First Name: _____ M.I.: ____ Social Security #: _____ <small>(for ID purposes only; 31CFR Part 103.121(b)(4))</small>
	Physical Address: _____ City: _____ State: ____ Zip Code: _____

<b>CUSTODIAN:</b> <small><input type="checkbox"/> Check the box if Custodian is same as Transferor and proceed directly to Mailing Address and ID Information section. Otherwise, complete this section.</small>	Last Name: _____ First Name: _____ M.I.: ____ Social Security #: _____ <small>(for ID purposes only; 31CFR Part 103.121(b)(4))</small>
	Physical Address: _____ City: _____ State: ____ Zip Code: _____

<b>MAILING ADDRESS &amp; ID INFORMATION:</b> <small>(To be completed by Custodian. Statements will be mailed to Custodian.)</small>	Full Mailing Address (if different from physical address): _____																		
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Birth Date</td> <td style="width: 15%;">ID Type</td> <td style="width: 20%;">Issuing Agency</td> <td style="width: 15%;">Issue Date</td> <td style="width: 15%;">Number</td> <td style="width: 20%;">Exp. Date</td> </tr> <tr> <td>(____)</td> <td>Occupation: _____</td> <td colspan="4">Email Address: _____</td> </tr> <tr> <td colspan="6">Day Phone _____</td> </tr> </table>	Birth Date	ID Type	Issuing Agency	Issue Date	Number	Exp. Date	(____)	Occupation: _____	Email Address: _____				Day Phone _____					
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(____)	Occupation: _____	Email Address: _____																	
Day Phone _____																			

<b>SUCCESSOR CUSTODIAN:</b>	Last Name: _____ First Name: _____ M.I.: ____ Social Security #: _____ <small>(for ID purposes only; 31CFR Part 103.121(b)(4))</small>																		
	Physical Address: _____ City: _____ State: ____ Zip Code: _____																		
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Is the minor or any named custodian a senior foreign political figure or family member or associate of a senior foreign political figure?  
 Yes  No If yes, list name(s): \_\_\_\_\_

Do you anticipate foreign wire activity on this account?  Yes  No If yes, country(ies) and frequency: \_\_\_\_\_

Custodian acknowledges receipt of the property described above as custodian for the named minor under the Uniform Transfers to Minors Act and acknowledges receipt of the Member Handbook, Truth in Savings Disclosures, and Fee Schedule, and a copy of this Agreement and agrees to abide by their terms and the Credit Union bylaws and applicable law as amended from time to time.

**Substitute W-9** (To review full IRS W-9 instructions, ask a Credit Union staff member or go to [www.irs.gov](http://www.irs.gov)): **UNDER PENALTIES OF PERJURY I CERTIFY THAT (1) THE NUMBER ON THIS FORM IS THE CORRECT TAXPAYER IDENTIFICATION NUMBER FOR THE MINOR, (2) THE MINOR IS NOT SUBJECT TO BACKUP WITHHOLDING BECAUSE (A) THE MINOR IS EXEMPT FROM BACKUP WITHHOLDING, (B) THE MINOR HAS NOT BEEN NOTIFIED BY THE INTERNAL REVENUE SERVICE THAT S/HE IS SUBJECT TO BACKUP WITHHOLDING AS A RESULT OF FAILURE TO REPORT ALL DIVIDENDS OR INTEREST, OR (C) THE IRS HAS NOTIFIED THE MINOR THAT S/HE IS NO LONGER SUBJECT TO BACKUP WITHHOLDING; AND (3) THE MINOR IS A U.S. CITIZEN OR OTHER U.S. PERSON INCLUDING RESIDENT ALIEN.**

X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_  
Transferor Signature Date Custodian Signature Date Successor Custodian Signature Date

### Terms of Uniform Transfers to Minors Account

First Custodian and (if any) Successor Custodian agree that account established under the Uniform Transfers to Minors Account Application and Agreement will be subject to the California Uniform Transfers to Minors Act and the following terms and conditions, in addition to the terms of the San Francisco Federal Credit Union Member Handbook, Truth in Savings Disclosure, Fee Schedule and Bylaws. In this Agreement, the term "Current Custodian" refers to the Custodian who is acting as Custodian at any time this account is open.

1. The Current Custodian will hold all of the proceeds in the account, including dividends and subsequent additions to the account, in accordance to the California UTMA for the named minor. Any funds placed in the account shall be an immediate irrevocable gift to the minor.
2. The Credit Union will permit only one custodian (the Current Custodian) on the account and, even then, only during the minority of the beneficiary (the named minor). The Current Custodian shall be (a) the first custodian signing this Agreement (the "Custodian") or, if the Custodian resigns, dies, or becomes incapacitated before the minor reaches the termination age specified in the account, (b) (i) the Successor Custodian designated by the Transferor, or, if the Transferor named no Successor Custodian (ii) the Successor Custodian designated by the First Custodian, or (iii) if no Successor Custodian has been designated by the First Custodian, the Successor Custodian designated according to the UTMA.
3. The Credit Union will permit only the Current Custodian to withdraw funds from the account and, even then, solely on behalf of and for the benefit of the named minor. If the account is established by court order indicating that no withdrawals shall be made until the minor reaches a specific age unless the court later orders otherwise, the Transferor certifies to the Credit Union under penalty of perjury that a copy of the court's order has been provided to the Credit Union, and the Custodian and any Successor Custodian agree to comply with the terms of the court order. *The Custodian and (if any) Successor Custodian agree to defend, indemnify and hold the Credit Union harmless from any claim or liability to any person as a result of any alleged or actual improper withdrawal from the account or other failure to comply with the order of a court regarding the account.*
4. The Current Custodian agrees to expend for the exclusive benefit of the minor as much of the funds in the account as the Current Custodian, in his or her sole discretion, finds advisable for the support, maintenance, education and benefit of the minor, without regard to the duty or ability of anyone to support the minor or any resources that might be available for such support.
5. The account shall terminate automatically when the minor reaches the age specified on the reverse of this card. At that time the balance of the account shall be distributed to the minor. This election is irrevocable and is governed by the UTMA. Note: The Custodian is responsible for ensuring funds are distributed to the minor, not the Credit Union.
6. The age for termination is specified on the reverse of this Agreement.
7. If the minor dies before reaching the age specified in this Agreement, the funds shall be a part of the estate of the minor and distributed in conformity with the law. The Current Custodian agrees not to withdraw funds from the account following the death of the minor unless court approval for distribution of the account to the minor's estate has been obtained and a copy of the court's approval provided to the Credit Union or any other legal requirements related to distribution of the minor's property following the minor's death have been satisfied.
8. The Current Custodian waives the right to compensation for serving as custodian of the account.
9. The Current Custodian shall defend, indemnify and save the Credit Union harmless from any suits or liability directly or indirectly resulting from the Credit Union's handling of the account consistent with written instructions of the Current Custodian.
10. The Credit Union has the right to refuse to honor the Current Custodian's instructions if they are uncertain or the signature appears not to be authentic. In such event, the Credit Union shall notify the Current Custodian of that fact in writing.
11. *The Credit Union does not provide legal, tax or financial advice. Any questions legal, financial, tax or other questions regarding the UTMA account should be directed to the legal, tax or financial advisor of the Transferor or Custodian.*