



255 N. Lone Hill Ave. San Dimas, CA 91773

800.347.CCCU • F:626.915.1370 • info@myCCCU.com • myCCCU.com

**Information**

Minor First Name, Middle Initial, Last Name

Custodian First Name, Middle Initial, Last Name

Custodian Member Number

**Account Option**

**SMART START CERTIFICATE 4% APY for 12 Months<sup>1</sup>** (\$500 minimum, \$2,500 maximum) . . . . . \$ \_\_\_\_\_

**SMART START SAVINGS ACCOUNT<sup>2</sup>** (\$100 minimum) . . . . . \$ \_\_\_\_\_

**TOTAL ENCLOSED \$** \_\_\_\_\_

**Account Agreement**

Smart Start Certificate and Smart Start Savings accounts are CUTMA (California Uniform Transfers to Minors Act) accounts that are irrevocable custodial accounts held for the benefit of a minor. The custodian or the minor must be a member of Christian Community Credit Union. Account rates and terms effective 06/01/08 and are subject to change without notice. APY = Annual Percentage Yield assumes that dividends remain in the account until maturity.

1. The Smart Start Certificate earns 4.00% APY for 12 months on a minimum balance of \$500 and a maximum balance of \$2,500. A withdrawal will reduce earnings. A penalty will be imposed on early withdrawal from certificates. The rate of 4.00% APY for 12 months is effective for accounts opened between 06/01/08 and 11/30/08 and is subject to change without notice. One certificate account per minor only.
2. The Smart Start Savings Account is tiered for higher yield. \$100 minimum to open.

**Receipt of Truth-In-Savings Disclosure:** By signing this application, I/we acknowledge that I have received a copy of the Fee Schedule and the brochure "About your Credit Union Accounts" containing the Truth-In-Savings Disclosures and Privacy Notice. I/We agree to be bound by the terms and conditions of the Credit Union's Accounts Agreement(s) and any amendments thereto. If I/we are not present at the credit union when the account is opened, the credit union will mail the above Disclosures and Fee Schedule to me within twenty days after the account is opened.

**Deposit Insurance Disclosure:** By signing this application I/we acknowledge that Christian Community Credit Union (CCCU) is privately insured by American Share Insurance up to \$250,000 per account. Christian Community Credit Union is not federally insured and if the credit union fails, the federal Government does not guarantee that deposits will get back their money. Accounts with the Credit Union are not insured by any state government.

**Important Information about Procedures for Opening a New Account:** 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.

**What this means for you:** 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 may also ask to see your driver's license or other identifying documents.

**Funding Options**

**Transfer from my Christian Community Credit Union account**

Member Number

Suffix

**Check enclosed** (Drawn from another financial institution and payable to the minor's name)

**Authorization**

**I hereby apply for the account(s) indicated above and agree that the account(s) is/are subject to the terms of the Smart Start Account Application**  
I understand and agree to the separate CUTMA Transfer to Minors form according to the transfers to minor act, Prob Code § 3900.

Custodian's Signature

Date

**X**

**For Credit Union Use Only**

CUTMA Account No:



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**Information**

CUSTODIAN'S LAST NAME, FIRST NAME:		ACCOUNT NUMBER:
As custodian for (NAME OF MINOR):		
MINOR'S SSN:	MINOR'S DATE OF BIRTH:	
MINOR'S ADDRESS:		

**Under the CALIFORNIA UNIFORM TRANSFERS TO MINORS ACT, Prob. Code § 3900, et seq, hereby applies for a share account in Christian Community Credit Union.** You (the Credit Union) are hereby authorized to act without further inquiry in accordance with writings bearing my signature. You are authorized to supply any endorsement for me on any check or other instrument tendered for this account, and you are hereby relieved of any liability in connection with collection of such items which are handled by you without negligence, and you shall not be liable for the acts of your agents, sub-agents or others or for any casualty. The terms of the California Uniform Transfers to Minors Act, as amended, are hereby incorporated herein by this reference. I agree to conform to the Bylaws, rules, regulations and practices of this Credit Union and any existing or future amendments thereto. Non-transferable except on the books of the Credit Union.

CUSTODIAN'S SIGNATURE X		DATE:
CUSTODIAN'S ADDRESS:		
SSN:	DL#:	DATE OF BIRTH:
PHONE:	WORK PHONE:	

**Payer's Request for Taxpayer Identification Number**

NAME OF MINOR:

**PART I. Taxpayer Identification Number (TIN).** Enter your TIN in the box below. The TIN provided must match the name given in the box to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on the separate Instruction Sheet. For other entities, it is your employer identification number (EIN). If you do not have this number, see Instructions How to get a TIN.  
NOTE: If the account is in more than one name, see the chart on the separate Instruction Sheet.

Minor's Social Security Number or Employer Identification Number:

**PART II. Certification.** Under penalties of perjury I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding 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
- I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See instructions on the separate Instruction Sheet)

CUSTODIAN'S SIGNATURE X	DATE:
As Custodian for (PRINT MINOR'S NAME):	

**Transfer Agreement and Designation of Successor Custodian**

I, \_\_\_\_\_ (transferor), hereby deliver \$ \_\_\_\_\_ to Christian Community Credit Union for credit to a share account in the name of \_\_\_\_\_ (custodian), as custodian for (NAME OF MINOR) \_\_\_\_\_ under the CALIFORNIA UNIFORM TRANSFERS TO MINORS ACT, Prob. Code § 3900, et seq.

This transfer of money to the named minor, which transfer shall include all earnings thereon and any future additions thereto, is irrevocable and is made in accordance with and incorporates the provisions of the California Uniform Transfers to Minors Act, Prob. Code § 3900, et seq, as amended, by this reference.

Further, I hereby designate the person(s) named below to be SUCCESSOR CUSTODIAN(S), in the following order, if the custodian originally designated is unable, declines, is ineligible to serve, resigns, dies, becomes incapacitated or is removed.

(1) \_\_\_\_\_

(2) \_\_\_\_\_

SIGNATURE OF TRANSFEROR X	DATE:
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**The age must be specified, but may not be later than the time the minor reaches age 25.**

"As custodian for (NAME OF MINOR): \_\_\_\_\_

until age (AGE OF DELIVERY OF PROPERTY TO MINOR): \_\_\_\_\_

under the California Uniform Transfer to Minor Act"