



**PAYABLE ON DEATH PAYEES**

This POD Designation Only applies to the Account(s) Listed Above. I/we understand that I/we can individually or jointly withdraw the money in these accounts during my/our lifetime. I understand that these accounts will belong to the named beneficiary(ies), and will not be inherited by my/our heirs, or controlled by will. The provisions set forth in the Membership Agreement with the Credit Union will govern payment.

<b>Beneficiaries</b>					
	PAYEE #1	Relationship	Date of Birth	Social Security Number	% of Distribution
	PAYEE #2	Relationship	Date of Birth	Social Security Number	% of Distribution
	PAYEE #3	Relationship	Date of Birth	Social Security Number	% of Distribution

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

Under penalties of perjury, each signing party certifies that: (1) The number shown on this form is my correct taxpayer identification number, (2) The payee is not subject to backup withholding because: (a) The payee is exempt from backup withholding, or (b) The payee has 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). Instructions: 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. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

**INTERNAL REVENUE CODE AND BANK SECRECY ACT DISCLOSURES**

The Internal Revenue Service (IRS) does not require the applicant's consent to any provision of this document other than the certification required to avoid backup withholding on the reverse side of this Card. I understand and agree that the Patriot's Act of 2001 obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time. **TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.**

**SIGNATURES, CONSENTS AND AGREEMENT**

Each applicant, authorized user or other party signing above, (together herein referred to as "applicant(s)") hereby makes application for the account(s)/services and/or membership as indicated and agrees to conform to the Bylaws, as may be amended, of Carolina Trust Federal Credit Union ("Credit Union"). The applicant(s) certify the signature(s) on this card apply to all accounts designated above; and all information provided is true and correct. The applicant(s) acknowledge that they have received and agree to be bound by any terms and conditions in this card, and in the Accounts & Services of the Credit Union Booklet, Truth-in-Savings Act Rate and Fee Schedule, and any Special Account or other separate Account Service Applications or Agreements as amended from time to time, which are incorporated herein by reference. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s) and service(s) now and in the future. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s)/services to others; and that we may provide the reasons should we determine you to be ineligible for any services or to be an authorized person/user to the other applicants. **All present and future deposits to the account(s) designated above secure payment of any account owner's obligations to the Credit Union.** This card authorizes the Credit Union to open future sub-accounts and/or services in the names of the owners or Account Title listed above. If any representative capacity is indicated on the reverse side, the Credit Union shall provide all statements, notices and other information only to the person designated as having authority (e.g., a "trustee"). Checks will be printed using the names of all joint owners or account title, and the address and home phone number of the Member as they appear on the reverse side.

**ACCOUNT ACCESS OPTIONS** Please Note: Some services are not available with certain accounts

- [ ] VISA® Debit Card      [ ] ATM Card      [ ] Online Bill Pay      [ ] Wire Password  
 [ ] Health Savings Account VISA® Debit Card      [ ] E-Statements      [ ] Online Banking      [ ] Audio Response

**ACCOUNT OWNERSHIP (APPLICABLE IF JOINT OWNERSHIP IS DESIGNATED ON REVERSE SIDE)**

The owners intend to and do hereby create a joint tenancy with rights of survivorship; and specifically agree to the terms set forth in the Membership Agreement including but not limited to the Credit Union's rights to pay or transfer any deposits by the order of any owner, to accept a pledge of all sums deposited now or in the future from any owner, and to enforce any legal or contractual lien rights as to any owner's obligations.

**AUTHORIZED SIGNATURES:**

BY SIGNING BELOW YOU ACKNOWLEDGE AND AGREE TO ALL TERMS, CERTIFICATIONS AND REPRESENTATIONS BY YOU MADE HEREIN AND ON THE REVERSE SIDE OF THIS CARD.

1. _____	2. _____
<b>SIGNATURES</b>	<b>SIGNATURES</b>
_____	_____
<b>DATE</b>	<b>DATE</b>
3. _____	
<b>SIGNATURES</b>	
_____	
<b>DATE</b>	

**CREDIT UNION NOTES**

Account Opened:  In Person  By Mail  Internet  Indirect Lending  Other: \_\_\_\_\_

Member/Owner/User Identification Verified via:

- |   |                                       |   |                    |
|---|---------------------------------------|---|--------------------|
| 1. <input type="checkbox"/> Driver's License. | <input type="checkbox"/> Other: _____ | <input type="checkbox"/> Existing Member Per Policy | Verified By: _____ |
| 2. <input type="checkbox"/> Driver's License. | <input type="checkbox"/> Other: _____ | <input type="checkbox"/> Existing Member Per Policy | Verified By: _____ |
| 3. <input type="checkbox"/> Driver's License. | <input type="checkbox"/> Other: _____ | <input type="checkbox"/> Existing Member Per Policy | Verified By: _____ |

**Entity Other Than Natural Person:**

Verified By: \_\_\_\_\_

Document(s) Reviewed: \_\_\_\_\_  Existing Member Per Policy