

JOINT SHARE ACCOUNT AGREEMENT

INDUSTRIAL DISTRIBUTORS FEDERAL CREDIT UNION

IS HEREBY AUTHORIZED TO RECOGNIZE ANY OF THE SIGNATURES SUBSCRIBED HERETO IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT THE JOINT OWNERS OF THE ACCOUNT, HEREBY AGREE WITH EACH OTHER AND WITH SAID CREDIT UNION THAT ALL SUMS NOW PAID IN ON SHARES, OR HERETOFORE OR HEREAFTER PAID IN ON SHARES BY ANY OR ALL SAID JOINT OWNERS OF THEIR CREDIT AS SUCH OWNERS WITH ALL ACCUMULATIONS THEREON, ARE AND SHALL BE OWNED BY THEM JOINTLY, WITH THE RIGHT OF SURVIVORSHIP AND BE SUBJECT TO THE WITHDRAWAL OR RECEIPT OF ANY OF THEM, AND PAYMENT TO ANY OF THEM OR THE SURVIVOR OR SURVIVORS SHALL BE VALID AND DISCHARGED SAID CREDIT UNION FROM ANY LIABILITY FOR SUCH PAYMENT.

ANY OR ALL OF SAID JOINT OWNERS MAY PLEDGE ALL OR PART OF THE SHARES IN THIS ACCOUNT AS COLLATERAL SECURITY TO A LOAN OR LOANS.

THE RIGHT OR AUTHORITY OF THE CREDIT UNION UNDER AGREEMENT SHALL NOT BE CHANGED OR TERMINATED BY SAID OWNERS, OR ANY OF THEM EXCEPT BY WRITTEN NOTICE TO SAID CREDIT UNION WHICH SHALL NOT AFFECT TRANSACTIONS THERETOFORE MADE.

Employee Payroll No. _____	_____	Employee Signature
_____	_____	Joint
Date Signed _____	_____	Owners
Joint Social Security No. _____	_____	Signature
Joint Birth Date _____	_____	

Membership Card - referred to as the "Yellow Card" - back of card