



UNITED LABOR BANK

# Personal Account Application

Revised 6/10

**Account Ownership:**  Individual  Joint  Other: \_\_\_\_\_

**Account Type:**  Non- Interest Checking  Interest Checking  Savings  
 Money Market  CD  Jumbo CD

**Account Terms:** Interest Rate \_\_\_\_\_ Annual Percentage Yield \_\_\_\_\_ Term \_\_\_\_\_

CD Interest Payment Method (Add Back/Check/ULB Transfer) \_\_\_\_\_

ULB Transfer Account Number \_\_\_\_\_

**Do you want an ATM Card?**  Yes  No

**Opt-In to Overdraft Protection?**  Yes  No

**First Account Owner**

**Second Account Owner**

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Birth Date: \_\_\_\_\_

Birth Date: \_\_\_\_\_

Birth Place: \_\_\_\_\_

Birth Place: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Mailing Address: *(If applicable)*  
\_\_\_\_\_  
\_\_\_\_\_

Mailing Address: *(If applicable)*  
\_\_\_\_\_  
\_\_\_\_\_

Work Phone #: \_\_\_\_\_

Work Phone #: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

Email Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Employer: \_\_\_\_\_

Beneficiary Name(s)/Tax ID: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Beneficiary Name(s)/Tax ID: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Customer Signature: \_\_\_\_\_

Customer Signature: \_\_\_\_\_

*When you open an account, we will ask for your Name, Address, Tax Identification Number, Date of Birth (if applicable) and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.*



Date: \_\_\_\_\_

Date: \_\_\_\_\_

**CUSTOMER IDENTIFICATION**

**ChexSystems Inquiry:**

No Reports

Reported

Date Reported: \_\_\_\_\_

Information Reported: \_\_\_\_\_

**OFAC Inquiry:**

(Perform Search for each Signer)

No Match

Match

**Customer Identification**

Document Title: \_\_\_\_\_

Issuing Agency: \_\_\_\_\_

Document #: \_\_\_\_\_

Expiration Date: *(Required if available)* \_\_\_\_\_

Issue Date: *(Required if available)* \_\_\_\_\_

***Secondary Piece of Information (If applicable)***

Document Title: \_\_\_\_\_

Issuing Agency: \_\_\_\_\_

Document #: \_\_\_\_\_

Expiration Date: *(If applicable)* \_\_\_\_\_

**ACCOUNT EXECUTIVE**

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account  
Number: \_\_\_\_\_



**WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We cover your overdrafts following the standard overdraft practices that come with your account.

**What are the standard overdraft practices that come with my account?**

We authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your account number and routing number
- Automatic bill payments/reoccurring payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday point of sale (POS) transactions performed by using your ATM card

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

**What fees will I be charged if United Labor Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$15.00 each time we pay an overdraft.
- There is no daily limit on the total fees we can charge you for overdrawing your account.

\_\_\_\_\_ I do NOT want United Labor Bank to authorize and pay overdrafts on my ATM and everyday POS transactions.

\_\_\_\_\_ I want United Labor Bank to authorize and pay overdrafts on my ATM and everyday POS transactions.

Print Name: \_\_\_\_\_

Date:

\_\_\_\_\_

Signature: \_\_\_\_\_

Account Number:

\_\_\_\_\_



UNITED LABOR BANK

*Personal Account Application*

Revised 6/10

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Opt-In Status: **Accepted: Opt-In for ATM and POS Overdraft Services**

Opt-In Status Date Changed: \_\_\_\_\_

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

**OPT-IN CONFIRMATION NOTICE**

You have made the decision to opt-in to receive ATM and POS Overdraft Services. Your account will be assessed NSF fees for ATM and Point of Sale (POS) transactions, as defined by the Bank's Overdraft Disclosure and the Services and Fees Disclosure. You have the right to revoke consent to the overdraft service at any time. Simply provide us a written request at the time you would like to cancel this service.

Send your written request to revoke services to:

United Labor Bank,  
100 Hegenberger Road, Suite 260  
Oakland, California 94621.