

NAVY FEDERAL CREDIT UNION APPLICATION-SIGNATURE CARD

NAME: ROSEL ANSEL MONSE

ADDRESS: 11545 ROSAL (LIFE ST) E.A. BL. CHESAPEAKE

CITY: CHESAPEAKE STATE: VA ZIP: 23060-1100

DATE: NOV 13 '91

MEMBER TYPE: REGULAR ADULT RETIRED STUDENT JUNIOR SENIOR

EMPLOYER: NAVY

OFFICE PHONE: 757-534-1100

HOME PHONE: 757-534-1100

PLEASE COMPLETE FRONT AND BACK

JOINT SHARE ACCOUNT AGREEMENT

NAVY FEDERAL CREDIT UNION is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds in the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all funds here paid in on shares, or hereafter or hereinto paid in on shares by any of all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship unless otherwise indicated herein, and are subject to the withdrawal or receipt of any of them, and payment on any of them or the balance or balances shall be paid and discharge said Credit Union from any liability for such payment. Any or all of said joint owners may change at any time or part of the shares in this account as indicated hereinafter to a trust or trusts. The right of authority of the credit union under this agreement shall not be changed or terminated by such action, or any of them, without the written consent of each owner which shall not affect transactions theretofore made. The NAVY FEDERAL CREDIT UNION is hereby authorized to pay any Life Savings Insurance in force on the death of Member to the joint owners unless a beneficiary other than the joint owner has been designated in the Designation of Beneficiary block below.

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