

Minor Membership Application and Change of Information (For applicants under the age of 18)

Use this form to open a new account or make changes to an existing account.

Please mark the option below that best describes your request:

- Open New Account
 Change Minor's Name, SSN, and/or Date of Birth
 Add New Joint Owner to an Existing Account
 Add/Change Trusted User

(Note: A Joint Owner who wishes to be removed from an account will need to complete a Voluntary Removal of Joint Owner, NFCU 596 or send in a written request.)

(Note: If adding a second joint owner to an existing account, the existing joint owner needs to fill in their Access Number in Box E and sign on page 3.)

A. Minor's Eligibility		
Family Affiliation	<input type="checkbox"/> Navy <input type="checkbox"/> Marine Corps <input type="checkbox"/> Army <input type="checkbox"/> Air Force <input type="checkbox"/> Coast Guard <input type="checkbox"/> National Guard <input type="checkbox"/> Non-Military DoD <input type="checkbox"/> Veteran <input type="checkbox"/> Space Force <input type="checkbox"/> Family/Household	
Name of Member Through Whom Minor Is Eligible:	Access No.:	Relationship to Minor:

B. Minor's Information <small>(Current members only need to fill in their Access Number and sign the signature area on page 3 if there are no changes to the Name, Date of Birth, or Social Security Number.)</small>							
Access No. (if any)	<input type="checkbox"/> Mr. <input type="checkbox"/> Miss.	Name:	First	Middle	Last	Date of Birth (MM/DD/YYYY)	Social Security No. (SSN)
<i>Note: If applying for a new minor account, please provide information for Minor even if the same as Joint Owner.</i>							
Current Home Address	Street	City	State	ZIP Code			
<i>Cannot Be a Post Office Box</i>							
Mailing Address	Street	City	State	ZIP Code			
<i>If Different From Above Address</i>							
Email Address (Required for Navy Federal Mobile and Online banking)				Cell Phone No.*	Home Phone or Other Contact No.		

Acceptable Documents for Changes		
Name Change <small>(Please provide one.)</small> <ul style="list-style-type: none"> • Birth Certificate • State- or Government-Issued Photo ID • Social Security Card • Court Document 	Date of Birth Change <small>(Please provide one.)</small> <ul style="list-style-type: none"> • Birth Certificate • State- or Government-Issued Photo ID • Court Document 	Social Security Number Change <small>(Please provide one.)</small> <ul style="list-style-type: none"> • Social Security Card • Letter from Social Security

C. Products and Services <small>(You'll receive the products and services checked.)</small>		
<input checked="" type="checkbox"/> Membership Account <small>(Required)</small> <input type="checkbox"/> Free Campus Checking account <small>(Age 14 and over only)</small>	<input type="checkbox"/> Debit Card <small>(Provides point-of-sale and ATM access & requires a checking account)</small> <input type="checkbox"/> Minor <small>(Age 14 and over only)</small> <input type="checkbox"/> Joint Owner 1 <input type="checkbox"/> Joint Owner 2	<input type="checkbox"/> CUCARD® <small>(ATM access only)</small> <input type="checkbox"/> Minor <input type="checkbox"/> Joint Owner 1 <input type="checkbox"/> Joint Owner 2

D. Digital Banking		Note: Trusted User Access will be removed if any joint owners are not on all minor accounts.
Mobile and Online Banking** <input type="checkbox"/> Minor <small>(Age 14 and over only)</small> <input type="checkbox"/> Joint Owner 1 <small>(Trusted user for Mobile and Online banking only)</small> <input type="checkbox"/> Joint Owner 2 <small>(Trusted user for Mobile and Online banking only)</small>	(Please check a box below.) <input type="checkbox"/> Enroll in Electronic Statements <small>(To receive electronic statements (go paperless), at least one Joint Owner box on the left must be checked.)</small> <input type="checkbox"/> Receive Paper Statements	

Please see next page for Joint Owner and important disclosure information.



E. Joint Owner 1 Information (Current members only need to fill in Access Number, print name, and sign signature area on page 3. If you do not provide an Access Number, complete the box below in its entirety.)						
Access No.	Name: First	MI	Last	Suffix	Date of Birth (MM/DD/YYYY)	Social Security No. or ITIN
Current Home Address: Street <i>Cannot Be a Post Office Box</i>				City	State	ZIP Code
Driver's License, Government ID, or State ID ID No.				State	Issue Date (MM/DD/YYYY)	Expiration Date (MM/DD/YYYY)
Email Address (Required for Navy Federal Mobile and Online banking)				Cell Phone No.*	Home Phone or Other Contact No.	
Add Joint Owner 1 to the following accounts: (Please list full account number below.)						
<input type="checkbox"/> All primary savings, checking, and MMSA accounts		<input type="checkbox"/> MMSA/Jumbo MMSA _____				
<input type="checkbox"/> Savings _____		<input type="checkbox"/> All Non-IRA Certificates				
<input type="checkbox"/> Checking _____		<input type="checkbox"/> List Certificates _____				

F. Joint Owner 2 Information (Current members only need to fill in Access Number, print name, and sign signature area on page 3. If you do not provide an Access Number, complete the box below in its entirety.)						
Access No.	Name: First	MI	Last	Suffix	Date of Birth (MM/DD/YYYY)	Social Security No. or ITIN
Current Home Address: Street <i>Cannot Be a Post Office Box</i>				City	State	ZIP Code
Driver's License, Government ID, or State ID ID No.				State	Issue Date (MM/DD/YYYY)	Expiration Date (MM/DD/YYYY)
Email Address (Required for Navy Federal Mobile and Online banking)				Cell Phone No.*	Home Phone or Other Contact No.	
Add Joint Owner 2 to the following accounts: (Please list full account number below.)						
<input type="checkbox"/> All primary savings, checking, and MMSA accounts		<input type="checkbox"/> MMSA/Jumbo MMSA _____				
<input type="checkbox"/> Savings _____		<input type="checkbox"/> All Non-IRA Certificates				
<input type="checkbox"/> Checking _____		<input type="checkbox"/> List Certificates _____				

G. Disclosure Agreement and Survivorship Designation

Guidelines for Minor's Accounts

A membership/savings account will be opened for a Minor at any age; however, the Minor must have a Social Security Number. A checking account may be opened for a Minor 14 years of age or older. A Joint Owner (who is 18 or older) is required on both the savings and checking accounts until the Minor reaches the age of 18. Upon reaching age 18, the "minor" (primary account holder) may retain or remove the joint owner(s) and/or digital trusted users' access. Navy Federal reserves the right to deny the Joint Owner's application if the Joint Owner's checking account was previously closed due to abuse. A CUCARD for the Minor may be issued at any time if the Joint Owner requests it. A Navy Federal Debit Card can be issued for the Minor if a checking account has been opened and the Joint Owner requests it. A Visa® or Mastercard® credit card cannot be issued for the Minor until 18 years of age. Mobile and online banking is only available to Minors 14 years and older.

Applicable to Minors and Joint Owners

Account Disclosures: I/We acknowledge that membership at Navy Federal comes with certain ongoing responsibilities. By signing this document, I/we acknowledge receipt of and agree to all terms and conditions in the Important Disclosures booklet and all other disclosed terms and conditions of all accounts and services that I/we may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws. I/We understand that Navy Federal may restrict or suspend my/our access to products or services if I/we engage in conduct that is abusive to the credit union or its membership.

Escheatment: I/We acknowledge that my/our property may be transferred to the appropriate state if there has been no activity on any of my/our accounts within the time period specified by state law.

Contractual Lien: I/We acknowledge that Navy Federal may transfer funds from any accounts in which I/we have an ownership interest to correct a negative or overdraw amount on any account on which my/our name(s)

appear(s). This applies to all funds I/we voluntarily deposit into Navy Federal accounts, including Social Security funds, as permitted by law.

Applicable to Joint Owners

Consumer Reports: I/We (Joint Owner(s) who is/are 18 or older) authorize Navy Federal to obtain a consumer credit report to evaluate my/our creditworthiness so that I/we may be considered for other Navy Federal products and services. I/We also authorize Navy Federal to obtain consumer reports for the purposes of evaluating this membership application and reviewing any Navy Federal accounts I/we open. I/We understand these reports may be used in decisions to deny account applications, close accounts, and/or restrict accounts or services.

Identification: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including Joint Owners and Authorized Signers. *What this means for you:* When you open an account, we will ask you 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. It may be necessary for Navy Federal to restrict account access pending further verification of your identity or documentation related to your eligibility.

Trusted Users and Online Banking

Applicable to Joint Owners of Minors Under 14: If I/we (the Joint Owner(s)) checked the corresponding box in Section D, I/we, on the Minor's behalf and in my/our individual capacity, submit this application for me/us to be the Minor's Trusted User(s) for Navy Federal's Mobile and Online banking service ("Mobile and Online banking").

Applicable to Minors 14 and Over: If the corresponding box in Section D is checked, I/we (the Minor, or the Joint Owner(s) on the Minor's behalf) apply for Mobile and Online banking for the Minor.

Please see next page for important disclosures, required signatures, and submission instructions. 

Applicable to Joint Owners of Minors 14 and Over: If I/we (the Joint Owner(s)) checked the corresponding box in Section D, I/we, on the Minor's behalf and in my/our individual capacity, submit this application for me/us to be the Minor's Trusted user(s) for Mobile and Online banking. **Mobile and Online banking and Powers of Trusted User:** I/We understand that the Mobile and Online banking service will provide the Minor access to all existing and future accounts held in the Minor's name. Through Mobile and Online banking, the Trusted User(s) will also have access to the Minor's accounts except those accounts where the Minor is designated as a Joint Owner, co-applicant, or co-signer (guarantor). The Trusted User will also have the ability to suppress paper statements. **Note:** Joint Owners on accounts who are not also Trusted Users for the Primary Account Owner cannot access account statements through Mobile and Online banking. I/We understand and agree that Mobile and Online banking for a Trusted

User will remain in effect until such time as I/we contact and direct Navy Federal to terminate such access to my/our account(s). I/We hereby accept responsibility for safeguarding and protecting my/our password(s) and other credentials used to access online banking and, if applicable, mobile banking, as well as the security of the computer or access device used to access online and, if applicable, mobile banking in order to prevent unauthorized access and transactions on the account. I/We agree that Navy Federal may revoke my/our online and, if applicable, mobile banking service if unauthorized access or transactions occur as the apparent result of my/our negligence in safeguarding the password(s) or access device(s). If I/we applied for online and, if applicable, mobile banking, I/we acknowledge receipt of, have read, understand, and agree to the Mobile Banking, Online Banking, and Bill Pay Disclosure Statement and all amendments made available on navyfederal.org or by calling 1-888-842-6328.

Survivorship Designation

<input type="checkbox"/> Joint Account—With Survivorship (On the death of an account owner, the deceased's shares pass to the surviving owner.)	<input type="checkbox"/> Joint Account—No Survivorship (On the death of an account owner, the deceased's shares pass to the estate.)
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The survivorship designation on my membership/savings account applies to all other joint accounts with the same Joint Owner, unless specifically designated otherwise for a particular account in writing. If a survivorship option has not been indicated here, my accounts will be designated as Joint With Survivorship.

H. Required Signatures and Tax Certification

By signing, I/we acknowledge that I/we have read and agree to the information/disclosure above.

Tax Certification *(This certification does not apply if I have checked the box below my signature.)*
 Under penalty of perjury, I certify that (1) the SSN/ITIN provided is correct, (2) I am not subject to backup withholding, and (3) I am a US Citizen or US resident alien.
 The FATCA code certification does not apply.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of Minor <i>(If Minor cannot sign or make mark, Joint Owner must sign for Minor, e.g., John Smith, for Joe Smith, a minor)</i> ▶	Date (MM/DD/YYYY)
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By checking this box, I certify that I am not (or, if signing for a minor, the minor is not) a U.S. citizen or a green card holder and that I have completed form W-8BEN.

Signature of Joint Owner 1 <i>(Required)</i> and Trusted User, as applicable ▶	Date (MM/DD/YYYY)
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By checking this box, I certify that I am not (or, if signing for a minor, the minor is not) a U.S. citizen or a green card holder and that I have completed form W-8BEN.

Signature of Joint Owner 2 <i>(If applicable)</i> and Trusted User, as applicable ▶	Date (MM/DD/YYYY)
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By checking this box, I certify that I am not (or, if signing for a minor, the minor is not) a U.S. citizen or a green card holder and that I have completed form W-8BEN.

Account Funding - A \$5.00 deposit is required to establish membership.

*If you provide a cell phone number, Navy Federal has your permission to place automated, prerecorded, or artificial voice non-marketing calls and text messages to that number. Message and data rates may apply. Visit navyfederal.org for more information.
 **Online banking access can only be provided if the joint owners are the same on all Minor accounts.

Submission Options

- ▶ **Fax:** 703-206-4600 ▶ **Mail:** PO Box 3000, Merrifield, VA 22119-3000 ▶ **Branch:** Visit navyfederal.org/branches-atms/index.php to locate a branch office.
- ▶ **Online:** Sign into online banking > Select "Messages" tab > Select "Send us a message" tab > Under "My Message is About," select "New/Recent Application" > Under "Regarding," select "Membership" > Fill out subject as "Minor Application" > Attach completed 97MI and any supporting documents listed on page 1 in the Acceptable Documents for Changes box.

For Office Use Only	SOB Code	Employee No.	Access No.