



"The Branch" Emerald High School Credit Union Opt-In Form

"The Branch" Emerald High School Credit Union is opening its doors to Emerald High School students during the 2022-2023 school year. This is a real financial institution, branch of Greenwood Municipal Federal Credit Union insured by the NCUA. During a student member's assigned lunchtime, he/she can conveniently conduct financial transactions, such as withdrawals, deposits, balance inquiries, open new account(s), etc. in "The Branch" on campus. Please review the Agreement of Responsibility for Minor's Accounts & Services.

Membership Benefits:

- Financial Responsibility and Education
- Direct deposit
- Cash checks for FREE
- Membership perks such as access to Discount entertainment tickets
- No Joining Fee
- OWNERSHIP (cast your vote at our Annual Membership Meeting)
- Receive quarterly dividends

If a student is already a member of Greenwood Municipal Federal Credit Union, no further action is necessary, and the student member will have access to "The Branch" during his/her assigned lunchtime.

If a student would like to become a member, he/she would need to

- Start the application in "The Branch" at Emerald High School or online at <https://www.gm-fcu.org/membership-application>
- Complete your membership application by providing the following to:
"The Branch"
 - \$5 Deposit into Student Savings
 - 1st Form of ID: Emerald High School Student ID (must be current, clear and visible)
 - 2nd Form of ID: Primary ID, Passport, Military ID, Birth Certificate, or Social Security Card

- Emerald High School Students are eligible to open the following accounts:
 - Student Savings Account
 - Student Debit Card Account (account eligible for checks and a debit card)

If you ***DO WANT*** your student (under 18 years of age) to have permission to open an account please separate the form below, complete, and return. A confirmation email or phone call will be made when the form has been returned.

Please contact Samantha Byrd, Greenwood Municipal Federal Credit Union Marketing Specialist, by phone: 864-229-6177 X.302 or email: sbyrd@gm-fcu.org with any further questions.

"The Branch" Emerald High School Credit Union ***Opt-In*** Form

Student Name: _____ Grade: _____

I, parent/guardian of _____,

hereby GIVE CONSENT for my student to open an account at The Branch" Emerald High School Credit Union.

Parent/Guardian Signature: _____ Date: _____

Parent/Guardian Contact Phone Number(s): _____

Parent/Guardian Contact Email: _____



AGREEMENT OF RESPONSIBILITY FOR MINOR'S ACCOUNTS & SERVICES

A Emerald High School student Minor has the privilege of opening one or more account(s) and/or account service(s) with the Credit Union. Generally, the Credit Union only offers these accounts or services to minors in reliance on the agreement of a joint owner or a responsible person of legal age to be personally liable for the payment of the minor's obligations to the Credit Union as herein stated.

THEREFORE, to induce the Credit Union to accept the Minor's application for the accounts and/or services listed, the Minor agrees to the following:

1. The Minor's membership, the terms of any applicable accounts/services and this Agreement, including the obligations of the undersigned, are subject to all rules, regulations, by-laws and procedures of the Credit Union including but not limited to the Membership and Accounts and Services of Your Credit Union Agreements applicable to the parties, and other applicable state federal laws and regulations. All such rules, regulations, by-laws and procedures may be altered, amended, modified, revoked or revised at anytime without notice to the Minor.
2. The Minor shall be responsible to pay to the Credit Union any debts, obligations or service charges owned to the Credit Union which might arise out of the use of the account by the Minor or any other person authorized by the Minor; and hereby agree to indemnify the Credit Union for all expenses or losses arising out of said Minor's accessing, use or misuse of accounts/services, including but not limited to any research costs, legal expenses, attorney's fees or other costs incurred by the Credit Union.
3. Non joint account members do not have the right to draw drafts, make withdrawals or other transactions from the Minor's accounts unless authorized by the Minor, unless the account agreements and required Credit Union records specifically provide joint owners of the account(s) or authorized users of the service(s) in question.
4. The Minor acknowledges that the Credit Union may set-off any shares deposited into the accounts with the Credit Union for any such debts, obligation, expenses or losses incurred as a result of said Minors accessing, using or misuse accounts/services. This

Agreement shall remain in effect until terminated in writing by the mutual agreement parties hereto and the Credit Union. This Agreement shall be governed and interpreted pursuant to the laws of the State of South Carolina. The terms and conditions of any account or service may be changed by the Credit Union upon written notice, or as required by applicable law. If any law or judicial ruling renders any term or reserve the right to waive enforcement of any of the terms set forth herein regarding any Transaction or series of Transactions. Any such waiver will not affect our right to enforce any of our rights herein or otherwise. Any such waiver shall not modify the terms and conditions of this Agreement.