

## ACCOUNT AGREEMENT NOT TRANSFERABLE

The NYU Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transition of any business for this account. The joint owners of these accounts hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as joint owners with all accumulation thereon, are and shall be owned by them jointly, with right of survivorship and shall 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 discharge the Credit Union for any liability for such payment. The joint owners also agree to the terms and conditions of the accounts as established by the Credit Union from time to time.

Any or all of said joint owners may pledge all or any part of the shares in these accounts as collateral securing a loan or loans from the Credit Union.

The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.

<b>Member</b> #		Date	
Social Security #	Print Name	Signature	Date of Birth

Accounts are not transferable, as defined in 12 CFR Part 204.