

## Account Maintenance Guidelines

KB0012066 - Latest Version  
★★★★★ 7450 views

You are required to use this and any related procedure to ensure the changes are made thoroughly and accurately.  
To see all columns of the chart, scroll to the bottom and use the horizontal scroll bar.

## GENERAL INFORMATION

- Always verify/obtain unexpired CIP documents for the member before performing any account updates
- Member must be 18 or older to request changes
- Account corrections- Fill out an unsigned Change Form with notes and archive to Synergy
- IMPORTANT!** Not in Person- All processes below are approved to be done Not in Person
  - Additional steps may be required
    - eSign documents must be sent to the email address on file
    - When required, a copy of the Photo ID must be obtained at that time
      - An ID currently on file will not be acceptable to process certain requests
    - Refer to Procedure- [Member Verification \(https://campuscu.service-now.com/ccu?id=kb\\_article\\_view&sysparm\\_article=KB0011065\)](https://campuscu.service-now.com/ccu?id=kb_article_view&sysparm_article=KB0011065)

ACCOUNT MAINTENANCE	WHO CAN AUTHORIZE	FORMS/DOCUMENTATION	NOT IN PERSON	SOFTWARE UPDATES	DISCLOSURES
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011094">Account- CLOSE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011094)</a>	Primary, Joint Owner, Authorized Signer, Trustee	N/A	PLAID or signed/notarized letter	iPay Q2	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011011">ATM Card- New/Replacement (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011011)</a>	Account Owner	N/A	Copy of Photo ID (if not on file)	N/A	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Authorized Signer- ADD (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	All Authorized Signers must consent and sign applicable forms	Authorization Designation Form, Beneficial Owner Form, CIP Documents for new members only, Business Change Form	Signed/Notarized Change Form	N/A	Business Member Manual, Truth in Savings
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Beneficiary- ADD (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Account Owner	Change Form *Beneficiaries must have a valid Tax ID	Copy of Photo ID of person making change, PLAID or signed/notarized letter	IRA Direct	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Beneficiary- REMOVE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Account Owner	Change Form *Beneficiaries must have a valid Tax ID	Copy of Photo ID of person making change, PLAID or signed/notarized letter	IRA Direct	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Business Name Change (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Authorized Signer listed as managing member/officer in Sunbiz	Authorization Designation Form, Beneficial Owner Form, Business Account Information Sheet, EIN Certificate (if using the same EIN- verify with BSA it is reporting under new business name), Updated Sunbiz Registration		N/A	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011046">Courtesy Pay/Overdraft- UPDATE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011046)</a>	Account Owner	A-9 Form is required for each checking		N/A	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011011">Debit Card- New/Replacement (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011011)</a>	Account Owner	A-9 Form is required if not already on file.	Copy of Photo ID (if not on file)	N/A	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Demographic Info- UPDATE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Account Owner	Change Form *Only required if physical is different than mailing address- List physical in notes on form. No signature required	<b>Address Changes:</b> Copy of Photo ID (if not on file)	IRA Direct, FICS (Related Functions), Q2- Phone # and email address	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">*Bad address- Use Spoedlle (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>					
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0010066">Distribution (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0010066)</a>	Beneficiary, Personal Representative, Interested Parties/Informant	<b>Small Estates:</b> Small Estate Affidavit	CIP Notarized letter from the beneficiary with instructions on where to send the funds	N/A	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011079">IRAs- ADD (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011079)</a>	Account Owner	New Account Documents IRA Application	Forms signed and notarized	IRA Direct	<b>Share:</b> Truth in Savings <b>Certificate:</b> Truth in Savings- CD
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011094">IRAs- CLOSE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011094)</a>	Account Owner	IRA Withdrawal Form *Indicate the withdrawal will close the account	PLAID or signed/notarized letter	IRA Direct	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Joint Owner- ADD (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	All Account Owners must consent and sign applicable documents	Change Form CIP documents for new members	Signed/Notarized Change Form	N/A	Member Manual Truth in Savings
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Joint Owner/Authorized Signer- REMOVE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Joint Owner, Authorized Signer	<b>Business Accounts:</b> Authorization Designation Form, Beneficial Owner Form	Copy of Photo ID PLAID or signed/notarized letter	iPay Q2 Symitar (Capture debit card)	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Name Change (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Account Owner, Authorized Signer	New CIP Approved Photo ID Legal document showing name change (Marriage License, Divorce Letter, Diploma, etc.- Can be obtained via online court records if available)		iPay IRA Direct Quick Assist (submit a Card Request if reissuing same card number in new name)	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">POA- ADD (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Power of Attorney	CIP Documents for new POA, Power of Attorney Indemnity & Affidavit, Power of Attorney Letter		Q2	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">POA- REMOVE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Account Owner, Power of Attorney	One of the following: POA Letter, Revocation of POA Letter, Death Certificate for member (Principal) OR Change Form/Notarized Letter (if none of the above forms have been collected)	Copy of Photo ID PLAID or signed/notarized letter	iPay Q2	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Primary Owner- REMOVE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Joint Owner, Authorized Signer	Change Form (agreement from Joint Owners for tax reporting purposes)	Copy of Photo ID PLAID or signed/notarized letter	iPay Q2 Symitar (Capture debit card)	N/A
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099">Share/CD- ADD (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011099)</a>	Account Owner	A-9 Form is required for any checking (even if not electing for a debit card) <b>Business Accounts:</b> Beneficial Owner Form	<b>Opening Checking:</b> Copy of Photo ID (if not on file)	N/A	<b>Share:</b> Truth in Savings Member Manual (Checking only) <b>Certificate:</b> Truth in Savings- CD
<a href="https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011094">Share/CD- CLOSE (https://campuscu.service-now.com/ccu?id=kb_article_view&amp;sysparm_article=KB0011094)</a>	Account Owner, Authorized Signer	N/A		iPay (Checking only)	N/A