Navy Federal®

Add Joint Owner *(for primary account holders 18 and over)*

Complete a Voluntary Removal of Joint Owner Request (NFCU 596) to be removed from an account.

A. Primary Account Holder Information *(Please complete Box A and sign on page 2.)*

Name: First	MI	Last	Suffix	Access Number	Social Security No. *(SSN)*

B. Joint Owner Information *(Provide Access Number Only in Box B if already a Navy Federal Account Holder.)*

Joint Owner Access No.	☐ Mr. ☐ Ms. ☐ Mrs. ☐ Miss ☐ Prefer not to say	Name: First	MI	Last	Suffix

Social Security No. *(SSN)* or ITIN	Date of Birth *(MM/DD/YYYY)*	Mobile Phone No.[1]	Other Contact No.

Current Home Address: Street Cannot Be a Post Office Box	City	State	ZIP Code

Mailing Address: Street If Different From Above Address	City	State	ZIP Code

No. of Years at Residence	Driver's License, Government ID, or State ID ID No. State	Issue Date *(MM/DD/YYYY)*	Exp. Date *(MM/DD/YYYY)*

[1]By providing a mobile number, you are granting Navy Federal permission to place automated, prerecorded, or artificial-voice non-marketing calls and text messages to that number. Messaging and data rates from your carrier may apply. Message frequency may vary.

C. Joint Owner's Relationship to Primary Account Holder

☐ Spouse ☐ Child ☐ Parent ☐ Sibling ☐ Grandchild ☐ Grandparent ☐ Household ☐ Other: _____

D. Joint Owner Product/Services *(Select the accounts to which the Joint Owner should be added and list the full account numbers.)*

☐ All primary savings, checking, and MMSA accounts

☐ Savings _____

☐ Checking _____

☐ MMSA/Jumbo MMSAd _____

☐ All NON-IRA Certificates or the following Certificates

☐ List Certificates _____ _____ _____ _____

☐ Enroll in Navy Federal Online Banking
Email Address *(required for Online Banking):*
_____

☐ Issue a Navy Federal Debit Card *(checking account required)*
Note: If a debit card is requested, a card will be issued for all eligible checking accounts to which the Joint Owner is added. For debit card issuance to specific checking accounts only, list the last four digits below.
_____

E. Survivorship Designation

The survivorship designation on your 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, your accounts will be designated as Joint With Survivorship. Updating your Joint Owner(s) information including your survivorship designation may impact existing Payable on Death Beneficiary instructions you may have on the account(s) listed above.

☐ **Joint Account–With Survivorship**
(On the death of an account owner, the deceased's shares pass to the surviving owner.)

☐ **Joint Account–No Survivorship**
(On the death of an account owner, the deceased's shares pass to the estate.)

F. Disclosure Agreement

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 Disclosure 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.

Consumer Reports: I/We 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 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.

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

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 or delay the approval of loans pending further verification of your identity or documentation related to your eligibility.

Statutory Lien: I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

Security Interest: I/We acknowledge and pledge to Navy Federal a security interest in the collateral-securing loan(s) that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral-securing loans does not apply to any loan(s) on my/our primary residence.

Contractual Lien: I/We authorize Navy Federal to transfer funds from any accounts in which I/we have an ownership interest to correct a negative or overdrawn amount on any account on which my/our name(s) appear(s). My/Our authorization applies to all funds I/we voluntarily deposit into Navy Federal accounts, including Social Security funds, as permitted by law.

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G. 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 Primary Account Holder *(required)* ▶	Date *(MM/DD/YYYY)*

☐ By checking this box, I certify that I am not a US citizen or a green card holder and that I have completed form W-8BEN.

Signature of Joint Owner *(required)* ▶	Date *(MM/DD/YYYY)*

☐ By checking this box, I certify that I am not a US citizen or a green card holder and that I have completed form W-8BEN.

Note: If you are the Attorney-in-Fact, a copy of the Power of Attorney (POA) is required. Please ensure that the POA specifically authorizes you to be added as a Joint Owner.

Submission Instructions

Fax: Fax completed form to 703-206-4600, ATTN: "Membership Administration."

Mail: Send completed form to Navy Federal Credit Union, PO Box 3002, Merrifield, VA 22116-9887.

Online: Sign in to Online Banking ➤ Click on ✉ to open Message Center ➤ Click on ✎ ➤ In the drop down of "I have a question about," select "General" ➤ In the drop down for "Reason," select "Add/Remove Joint Owner" ➤ In the "Message" box, type in a message ➤ Attach completed 97AJO.

Branch: Go to **navyfederal.org/branches-atms/index.php** to find your closest branch office.

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