



NOTICE TO JOINT SIGNER FOR MEMBER# _____

By Signing below you are allowing the minor to have full access to:

- Savings
- Checkings
- Online Banking
- Debit Mastercard
- Online Deposit**

You are responsible for any and all fees* or debts on this account. If your minor does not pay the fees or debt, this will be your responsibility. Be sure you want to accept this responsibility.

You may have to pay up to the full amount of the fees or debt if the minor does not pay. You may also have to pay collection costs, which will increase the amount.

The Credit Union can collect these fees or debts from you without first trying to collect from the minor. The Credit Union can use the same collection methods against you that can be used against any other account, such as taking legal action, garnishing your wages, etc.

By signing the Genisys Membership application and with this authorization, the Minor member will be permitted to process any and all transactions on this account without restriction.

Transactions may be monitored by you through Online or Mobile Banking. We trust that you will be working with the minor to encourage responsible financial activity on their account.

If you have any concerns regarding this type of access DO NOT SIGN THIS FORM or allow the minor to SIGN the membership application. You have the option to prevent the minor from signing until they obtain age 18.

*This notice is not the contract that makes you liable for the fees. Please refer to the Genisys Truth in Savings Disclosure and our Fee Schedule for additional information.

**This service is available to members who have attained the age of 18. Your authorization for Online Deposit will remain in effect until the minor attains the age of 18, at the time her/she will be qualified on their own.

Signature of Minor _____ Date _____

Signature of Adult Joint Owner _____ Date _____

Copy provided to Joint Owner on _____ Date by _____ Initials.