



Premier Advantage Money Market Account

Account #: _____ Date: _____

Member Name(s): _____

Street Address: _____

City/State/Zip: _____

Amount of initial deposit: _____

Check enclosed for: _____

Transfer from another NIHFCU account: Savings _____
Checking _____
Other (please specify): _____

Rate Information: The annual percentage yield (APY) on this account is _____ % and the dividend rate is _____ %. Your dividend rate and annual percentage yield may change monthly. Dividends are calculated using the daily balance method. Dividends are calculated daily and credited on the last day of each month. Dividends begin to accrue on the business day of your deposit (for example, checks). If you close your account, we will credit your account with dividends accrued to the date of closing.

Withdrawal limitations: You may make six (6) monthly transfers or withdrawals from your account, but only three (3) may be payments by check to third parties. If more than three (3) payments by check are made in a calendar month, a fee of \$10.00 per check over the limit will be assessed.

Insurance: All accounts, including Money Market Accounts, are federally insured by the National Credit Union Administration, (NCUA) , to at least \$100,000 and backed by the full faith and credit of the United States Government. Excess Share Insurance (ESI) provides up to an additional \$250,000 of savings protection.

Right of Survivorship: Maryland law states: Upon the death of a party to the account, the fund will belong to the surviving party or parties.

_____ Member Signature _____ Date _____ _____ Joint Owner/Beneficiary Signature _____ Date _____

ID Type: _____
ID Number: _____
Expiration Date: _____

_____ NIHFCU Associate Signature _____ Date _____ _____ NIHFCU Associate Print Name _____

To submit, please fax or mail completed and signed form along with any requested support documentation to:
NIHFCU Attention: Operations Department
Fax: 301-770-5372
Mail: P.O. Box 6475 Rockville, MD 20849-6475
Or, you may drop this form off at any NIHFCU branch location