



## 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 \$250,000 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.

X \_\_\_\_\_ X \_\_\_\_\_  
Member Signature Date Joint Owner/Beneficiary Signature Date

ID Type: \_\_\_\_\_  
ID Number: \_\_\_\_\_  
Expiration Date: \_\_\_\_\_

X \_\_\_\_\_ X \_\_\_\_\_  
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