

Plus Checking with dividends

This type of account allows members to earn dividends with no minimum balance requirement.

- \$25.00 deposit to open
- Free Kern FCU Online Banking and Bill Pay
- Unlimited check writing and Kern FCU ATM deposits and withdrawals
- No minimum balance requirement to earn dividends
- No monthly service charge if minimum balance requirement is met¹
- No ATM Network Fee (non-Kern FCU ATM)
- Free Wallet Style Image Checks



Fresh Start Checking

The Fresh Start Checking is a non-dividend earning account designed for eligible members who have had non-sufficient fund (NSF) activity with no losses to a financial institution. There are limitations and requirements but this account offers the opportunity to re-establish a good checking account history.

- \$25.00 deposit to open
- Free Kern FCU Online Banking and Bill Pay
- Unlimited check writing and Kern FCU ATM deposits and withdrawals
- No minimum balance requirements
- Monthly service fee of \$15.00
- No Overdraft Protection or Privilege Pay

¹No monthly service charge if minimum average balance requirement (\$2,000 for checking or \$10,000 between the Plus Checking account and any combination of savings, IRA, money market and share certificate accounts) is met; otherwise \$7.00 per month.

Debit Card

One card does it all. Using Kern FCU's Debit Card is the easiest and most convenient way to save time.²

- It's not a credit card. But you can use it anywhere MasterCard Credit Cards are accepted.
- It's just like writing a check because the funds for the purchase are automatically deducted from your Kern FCU checking account.
- Plus there are no fees when used like a MasterCard to sign for a purchase.

Overdraft Protection

Don't worry, we'll cover you. We offer two convenient options to choose from:

Overdraft Line of Credit

Apply for an unsecured line of credit to cover insufficient funds in your checking account. Funds will automatically be transferred from your line of credit (up to your approved limit) to your checking account.

Preferred Access CreditLine

Apply for a Preferred Access CreditLine with Overdraft Protection. Your line will automatically advance money to your checking account to cover transactions you've made.³

²Some Debit capabilities may be limited dependent on credit qualifications.

³Subject to transaction fees, but normal interest charges will accrue on the outstanding loan balance.

60-second APPLICATION

LOAN AMOUNT \$ _____

Loan Purpose:

- Overdraft Protection/Preferred Access CreditLine
 New Vehicle Loan
 Other Loan (Please Indicate) _____
- Pre-owned Vehicle Loan
 Signature Loan

Loan Type:

- Individual
 Joint (with spouse)
 Joint (non-spouse-
 complete two applications)

*For faster service,
 call 24 Hour Loans By
 Phone (661) 327-9461 or
 Fax to (661) 327-5740*

Please complete the entire application so that we can process your request quickly. Complete the Spouse/Co-Applicant section if: 1) this is to be a joint account; 2) your spouse will use this account; 3) you live in a community property state (such as California or Nevada); or 4) you are relying on the income or assets of another person for this account.

APPLICANT			
APPLICANT NAME			
ADDRESS		APT. NO.	
CITY	STATE	ZIP	
HOME PHONE ()			
DRIVER'S LICENSE NUMBER		STATE	
SOCIAL SECURITY NUMBER		DATE OF BIRTH	
NAME OF EMPLOYER		LENGTH OF EMPLOYMENT	WORK PHONE ()
GROSS MONTHLY INCOME* \$		MONTHLY HOUSING \$	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE
OTHER INCOME \$		SOURCE	
CO-APPLICANT			
CO-APPLICANT NAME			
DRIVER'S LICENSE NUMBER		STATE	
SOCIAL SECURITY NUMBER		DATE OF BIRTH	
NAME OF EMPLOYER		LENGTH OF EMPLOYMENT	WORK PHONE ()
GROSS MONTHLY INCOME* \$			

**Proof of income may be required*

PLEDGE OF SHARES, VISA CARD, DEBIT CARD AND ATM CARD	
As security for all purchases and cash advances made through the use of your Credit Union VISA Card and/or through the use of your ATM Card and/or through the use of your Debit Card, you grant the Credit Union a security interest in all shares and deposits you have with the Credit Union, now and in the future, as well as all earnings on those shares and deposits. This security interest in the account indicated below shall be in an amount equal to the balance owing on your VISA account at any time.	
ACCOUNT NUMBER	SIGNATURE OF BORROWERS
	X
	X

SIGNATURES			
Application cannot be processed without signature(s). "I", "me" and "my" mean each and all of the applicants signing this application. I certify that the information in the application is accurate and that I will notify the Credit Union in writing immediately if there is any change in my financial condition. I understand it is a violation of Section 1014, Title 18, U.S. Code, to make false statements or overvalue security for the purpose of influencing the action of any federally insured credit union. I authorize you to gather whatever credit and employment information you consider appropriate from time to time, including my spouse's if we live in a community state. (I understand that this will assist, for example, in determining my eligibility for renewal of credit and additional extensions of credit.) I authorize you to give information concerning your credit experience with me to others. I understand and agree that you will retain this application and any credit or other information you may receive. I agree that by using or authorizing another to use the Account, I will be bound by the terms and conditions of the Credit Union's applicable Loan Agreement and Truth-in-Lending Disclosure Statement (which will be sent to me if my application is approved and before the first transaction is made.) I certify under PENALTY OF PERJURY that this application is correct complete and true.			
SIGNATURE (APPLICANT)	DATE	SIGNATURE (CO-APPLICANT)	DATE
X		X	

MOISTEN, FOLD, SEAL AND MAIL. PLEASE DO NOT USE TAPE OR STAPLES.
 Have you included your Phone Number Monthly Income Signature?

Checking Accounts



Thanks to modern financial technology your checking account is more versatile and accessible than ever.

We've made Kern Federal Credit Union checking accounts especially convenient, affordable and easy to understand.



Free Checking

This account is designed for members who write a lot of checks and want the simplicity of a "truly free" checking account.

- Free Checking
- Plus Checking
- Fresh Start Checking
- Debit Card
- Overdraft Protection

- \$25.00 deposit to open
- Free Kern FCU Online Banking and Bill Pay
- Unlimited check writing and Kern FCU ATM deposits and withdrawals
- No minimum balance requirement



Easy Access Services

Here are just a few additional ways that we make it easy to conduct your day-to-day financial business.

- **Free Kern FCU Online Banking and Bill Pay**

Manage your accounts online and pay bills with the click of a mouse.

- **TellerPhone- 24/7 Access**

Our automated phone teller is on duty 24 hours a day to provide the account information you need. Call TellerPhone at (661) 325-2753.

- **24-Hour Loans by Phone**

Apply for a loan by phone, anytime, day or night. Call Kern FCU at (661) 327-9461 or (800) 336-KERN (5376) and apply for a loan today (or tonight!).

- **Direct Deposit**

The convenient way to deposit your paycheck into your Kern FCU account.

- **Payroll Deduction**

Pay yourself first by designating that a part of your paycheck be electronically deposited to your Kern FCU account each payday.



BUSINESS REPLY MAIL
 FIRST-CLASS MAIL PERMIT NO. 1426 BAKERSFIELD CA
 POSTAGE WILL BE PAID BY ADDRESSEE

KERN FEDERAL CREDIT UNION
 PO BOX 1667
 BAKERSFIELD CA 93302-9981



NO POSTAGE
 NECESSARY
 IF MAILED
 IN THE
 UNITED STATES