

The _____ Family
Family Financial Agreement and Authorization

The _____ family members listed below voluntarily enter into this "Family Financial Agreement", and authorize Aegis Credit Union to do its best to honor the terms and spirit of this "Family agreement".

1. _____ (Account Owner)
2. _____ (Parent, Guardian, Other)
3. _____ (Parent, Guardian, Other)

Terms of Agreement:

1. The above parties agree to open a "Family Account" in the name of the first person listed above.
2. Said Family Account shall belong 100% to the 1st member listed above with full control passing to that person upon that person's (18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th) birthday.
3. Regardless of actual ownership of the account, until the above indicated attained birthday, all withdrawals must be authorized by at least ____ of the parties listed above. One of those parties must be the 1st person listed above.
4. Until the first person listed above attains the above indicated age, the account shall be designated as Payable On Death (P.O.D.) equally to the other parties listed.
5. The parents/guardians/other parties may not withdraw funds from this account without the express written permission from the first person listed above.
6. All parties agree that Aegis is not a party to this contract and is not bound by its terms.
7. All parties agree to hold Aegis Credit Union harmless for all causes that may arise in its efforts to honor the terms or spirit of this agreement.

Deposits to This Account:

1. Deposits made by or on behalf of the first party shall be divided between his/her Family Account and any other account(s) of his/her choosing as follows:
 - a. _____% to his/her Family Account
 - b. _____% to his/her other account(s) or cash as directed by him/her.
 - c. 100% Total
2. Deposits made by Parents/Guardians/Others, etc. shall be made according to that person's wishes. (For example, many Parents/Grandparents direct deposit a small amount each payday to their Kids'/Grandkids' accounts to build a college fund. Those deposits would normally not be divided, though they could be if that person wished.)

_____	_____	_____	_____
(Signature)	(Date)	(Signature)	(Date)
_____	_____	_____	_____
(Signature)	(Date)	(Signature)	(Date)