



121 Robat Street Maite, Guam 96910
coast360fcu.com



Membership Application

My Information (joint owner required)

Your name	Your phone number	Joint owner	Home phone
Your street number		Street number	
City	State	Zip code	City
Your mailing address		Mailing address	
City	State	Zip code	City
Your birthday		Social security Number	
Your mother's maiden name		Mother's maiden name	
Your 1st ID		Your 1st ID	
Your 2nd ID		Your 2nd ID	
Beneficiary(ies): In the event of my death, or if there is more than one owner on this account, in the event of death of all the owners, the owner(s) hereby designate as my/our beneficiary(ies) to receive all sums in my/our account established on this form.			
Name of beneficiary		Phone number	
Address of beneficiary		Address of beneficiary	

Additional Information

Name of Elementary or Middle School currently attending: _____

Grade: _____ Email Address: _____

TIN Certification and backup withholding information

Under penalty of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Services (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident).

Acknowledgement & Signature

By signing below I/we agree to conform to all Coast360 Federal Credit Union terms, conditions and disclosures pertaining to all Coast360 Federal Credit Union accounts and services now, and in the future. I acknowledged receipt of a Truth-in-Saving Rate and Fee Schedule and Disclosures, applicable to the accounts and services requested herein. I/we authorize the credit union to obtain credit information from any source necessary.

X _____ **X** _____
Signature Date Joint owner signature Date

Credit Union use only	Membership date:	Opened by:	Membership officer
Bridger:			
Account number		SEG number	

Coindexter Bucks Tracker Disclaimer

The Bucks Tracker is issued to the Kids Club Member by Coast360 where the Account for Minor is held. The sole purpose of the Bucks Trackers is to assist the Kids Club Member in tracking the number of points earned for the CU Bucks Rewards Program. The Bucks Tracker is not an official negotiating and binding instrument of Coast360 and cannot be used for the purpose of claims and disputes. Any transaction posted and entered to this non-binding instrument is the sole responsibility of the account owner.

Any claims or disputes with regards to any transactions made from this account will be dealt with in accordance to the Coast360 policy and procedure.

I, _____, the official Trustee for account # _____, certify that on _____, I have read, understood and agree to the terms of this disclaimer and will hold Coast360 harmless on any and all transactions entered into this non-binding instrument.

Signed By:

Coast360 Representative:





Club Rewards Program

Introduction

Instilling the value of saving from a young age helps start a life-long habit and teaches your children about the responsibility and rewards that come with it. The Coindexter Kids Club is designed to help children age 0-12 understand what a credit union is and provide tips on how to be a super saver!

This program features Penny Parker, Nick Nickels, Kelly and Kerri Cash, Luis Lender, Debbie Dinero, Chelsea Ching, Billy Yen, Piggy Banks and, of course, their friend and mentor Professor Phineus Coindexter. They take an active role in teaching children about managing money and how it all works.

Coast360 is a great place for your children to open their first savings account. Help your child, grandchild, niece or nephew develop good savings habits and have fun at the same time. Start a Coindexter Kids Club Account for the children in your life. Stop by any of our Member Centers to open your child's account and we'll start them on their way to being responsible savers ... the Coindexter Kids way!

The Financial Learning System

The main focus of the program is to encourage regular deposits to your, by your child on his or her own account, which will help future savings grow and grow!

- Teaches smart money skills
- Increase confidence in money matters
- Encourage responsible behavior
- Develop strong decision-making ability
- Instills an accountability mentality
- Promotes productive contributions to household

The Coindexter Club

When your child joins the Coindexter Club, they'll receive a Coindexter Loot Bag filled with goodies, a CU Bucks Tracker to keep track of the reward points, their very own Coindexter Club membership card and a small gift each time they make a \$10.00 or more deposit. New club members receive an introductory activity/coloring book (with customized Coast360-familiar illustrations) that takes kids on a tour of the credit union while at the same time teaching them about the credit union, financial terminology, and its services. They'll receive a birthday card and have access to the Coindexter Clubhouse website by logging on to coast360fcu.com where they'll be able to play fun, educational games and complete exciting activities.

In order to receive all the great things that come with the Coindexter Kids Club account, your child must be the primary owner member on their account (an adult 18 and over is required to be joint in the account as Custodian).

If your child is already the primary member on their account, they will be automatically enrolled in the club.



Club Rewards Program

Eligibility

Membership requires eligibility. The child must be eligible to join Coast360 in his or her own right as the child, stepchild, grandchild, niece or nephew of an existing Coast360 member) and establish his or her own savings account. Minimum opening balance required: \$5.00, which must remain on deposit in order to participate in the Coindexter Kids Club.

Terms and Conditions

By enrollment and participation in the Coindexter Kids Club Rewards program, members agree to be subject to the Terms and Conditions, Program Rules, regulations, policies and procedures ("Terms") that Coast360 may, in its sole discretion, adopt from time to time. Coast360 may amend the Terms at any time without notice. Coast360 has the sole discretion to interpret and apply the Terms at any time. The Terms set forth here supersede any prior terms and conditions.

- A. Coindexter Kid Club Rewards membership and its benefits are offered at the sole discretion of Coast360. Coast360 has the right to change, limit, modify or cancel the Terms, rewards, and reward levels at any time, with or without notice, even though such changes may affect the value of points already accumulated, the ability to use accumulated points, or the ability to obtain certain rewards.
- B. Membership is required to open a Coindexter Kids Club Account. A \$5.00 par value is needed to establish a Coindexter Account. New Account owner has 6 months from the time the account is established to bring the account up to par (par value is \$5.00 per Member).
- C. The accumulation of points is subject to the Coindexter Kids Club Rewards Terms and Program Rules. Each member is responsible for reading the Coindexter Rewards Program Rules, newsletters, and account statements in order to understand his or her rights, responsibilities, and status in the program.
- D. The rewards structure is subject to modification, cancellation, or limitation at Coast360's discretion, with or without notice. The number of points required to redeem any reward may be substantially increased, any reward may be withdrawn, and restrictions on any reward or its redemption may be imposed at any time.
- E. Coast360 has the right to end the Coindexter Kids Club Rewards program at any time. In that event, the right to earn points and redeem for rewards may end at that time, no matter the extent of member participation in the program.
- F. After applying to the Coindexter Kids Club Rewards program, a Coindexter Kids Club Bucks Tracker will be offered for the sole purpose of providing assistance to the Kids Club member in tracking points earned. The Bucks Tracker is not a negotiating and binding instrument of Coast360. Any and all entries made to the Bucks Tracker are the sole responsibility of the account owner/s.

Club Rewards Program

- G. Coindexter Buck points are earned every time a child makes a deposit to their Kids Club Savings Account. Every dollar deposited is equivalent to 1 point. Points may be accumulated and may be redeemed for prizes from a selection of collectible Coindexter Kids Club items. Points may vary depending on the prize item that a child wishes to redeem.
- H. Buck Points can only be earned from transactions made over the counter at any of our Coast360 Member Centers. Direct Deposits, ACH and other type of deposits not made over the counter will not earn buck points.
- I. Buck Points applies only to deposits made beginning June 10, 2006 going forward. Deposits made before the stated date will not earn buck points
- J. Redemption of prizes is on a Quarterly basis. Earned points from each quarter must be redeemed at one time at the end of the Quarter otherwise all unused points will be revoked and may not be carried over to the next Quarter block.
- K. A Mail Notification will be received by the account owner of the scheduled redemption date per Quarter. Each mail notification will include the information of total bucks earned from the previous Quarter in the form of a certificate. The Buck Point Certificate is required in order to redeem earned Points.
- L. Rewards Certificates cannot be replaced or credited if lost, stolen or otherwise destroyed. Coindexter Kids Club Rewards points or rewards cannot be sold, bought or bartered.
- M. An account may be closed at Coast360's sole discretion for inactivity as defined on Coast360's Membership Account Agreement. All points in the account will be forfeited at that time
- N. In the case of fraud or abuse involving Coindexter Kids Club Rewards, Coast360 has the right to take appropriate administrative and/or legal action, and all or points and certificates earned through Coindexter Kids Club Rewards may be forfeited and the account closed.

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