THE CREDIT UNION DIFFERENCE

It is important to truly understand how credit unions are unique and different, and why we remain a necessary and extremely popular financial alternative for more than 605,000 Kansans.

YOU ARE AN OWNER

Credit unions are economic democracy. Each credit union member has equal ownership and one vote – regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.

SOCIAL PURPOSE. PEOPLE HELPING PEOPLE

Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well, including those of modest means – every member counts. Our members are fiercely loyal for this reason. They know their credit union will be there for them in bad times, as well as good. The same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes – just ask us.

FINANCIAL EDUCATION FOR MEMBERS

Credit unions assist members to become better-educated consumers of financial services. For example, Kansas credit unions partner with the Kansas State Treasurer's Office to bring Money$mart Camp to middle school students across the state. Quest partners with Communities in Schools, Kansas to bring *Reality U*, a hands-on financial literacy course, to our area high schools. And, we offer seminars about fraud and other relevant topics to our members.

NOT-FOR-PROFIT

Credit unions are not-for-profit financial cooperatives. We exist to serve our members, not to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.

CREDIT UNION DEPOSITS ARE INSURED

Credit union deposits are insured through the National Credit Union Administration (NCUA) just like bank accounts are insured through the FDIC. Credit union accounts are insured up to $250,000, depending on the way it is structured. If you have a credit union account, contact the credit union to ensure your deposits are insured to the maximum level.

MEMBERSHIP ELIGIBILITY

By current state statute, credit unions cannot serve the general public. People qualify for credit union membership through their employer, organizational affiliations like churches or social groups, or a community-chartered credit union, *like Quest.*

VOLUNTEER BOARDS

Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.

TAXATION

Credit unions do pay taxes – payroll taxes, sales taxes, and property taxes. Credit unions are exempt from State corporate and Federal income taxes.

QUEST CREDIT UNION
Quest Credit Union | 610 SW 10th Ave. | Topeka, KS 66612 | 800.432.2470 | www.Quest-CU.org

NCUA
EQUAL OPPORTUNITY LENDER

SWITCH KIT

Switching your account is now easier than ever!

With our simple Switch Kit guide, we take the worry out of changing financial institutions. Moving your accounts to Quest Credit Union is fast, simple and convenient.

Here's how it works... Fill out the enclosed forms as needed and mail them to the appropriate bank or company. Or, stop by one of our full-service Quest Centers and we will help you fill them out and mail them.

1) OPEN YOUR NEW QUEST CREDIT UNION ACCOUNT.

You may fill out the enclosed *Account Application* and bring it to the full-service location of your choice.

2) SWITCH YOUR CURRENT AUTOMATIC TRANSACTIONS.

You may need to redirect your Direct Deposit or retirement check. Fill out the enclosed *Direct Deposit* form, attached a voided check from your new Quest Credit Union account and take it to your employer's human resources department, the company handling your retirement or pension payments or the Social Security Administration. This authorizes your employer to deposit the amount(s) you indicate into your Quest Credit Union account.

Fill out and mail or drop off an *Electronic Payment Change Request* for every automatic debit you want to have deducted from your Quest Credit Union account.This will instruct them to update your account information. These merchants and providers may include: Mortgages, Cable, Phone, Gym Memberships, Loans, Insurance, Internet, Gas, Electric, Water, Pest Control, Yard Maintenance, Court-Issued Payments, Account Transfers.

3) TRANSFER FUNDS OR CLOSE YOUR OLD ACCOUNT.

Leave your old account open long enough to allow outstanding checks and automatic withdrawals to clear the account. Make sure there are enough funds in your old account to cover these transactions. When you are sure the old account is inactive, fill out the *Close Account Request* form and mail or drop it off at your old financial institution, requesting any balance from that account. (Optional) While you keep your old account open, you may wish to transfer some funds from it into your new Quest Credit Union account. If so, complete and submit the *Authorization to Transfer Funds* to your previous financial institution. This will instruct them to transfer any remaining balances to your Quest Credit Union account.

4) KNOW THAT IT'S WORTH IT!

At Quest we believe in providing valuable products and services, and low interest rates without huge fees. Switching an account is not the easiest thing to do, but we are confident that you will see that it's worth it. We remain steadfast in our commitment to exceed member expectations and encourage each and everyone to find their individual financial success.

If you have any questions regarding your account, please contact Quest at 800.432.2470. Visit any one of our six full-service Quest Centers or check us out online at www.Quest-CU.org to learn more about our products or services and thousands of surcharge-free ATM locations worldwide.

Thank you for choosing Quest Credit Union!

ACCOUNT APPLICATION

ABOUT QUEST ACCOUNTS

QUALIFICATIONS	At Quest Credit Union members are required to have a good account history.
BENEFITS	Free Online Banking Free Online Bill Pay Free Quest Mobile App Dividends are paid monthly No per check charge 24-hour access with Visa Check Card or ATM card (qualified members only) Overdraft protection and Overdraft Privilege (qualified members only) Itemized monthly statements Telephone Teller
INFORMATION	All share accounts are separate from checking accounts. Checks cannot be used to withdraw funds from your share account. Quest Credit Union reserves the right to close Expandacheck accounts if three (3) insufficient fund items are received during a 30 day period.
INSTRUCTION	Complete the entire application and sign where indicated. For joint accounts, the joint applicant should complete the right-hand column and sign where indicated. This application cannot be processed without the signature of each applicant. Return the completed application and minimum deposit of $5.00 for Regular Savings or Youth Savings. Minimum balances on all other accounts vary. See a Quest representative for details. Please do not mail cash.

HOW TO APPLY

For savings only, complete Sections 1-2 and sign Section 6. For checking, complete Sections 1-5 and sign Section 6.

1 APPLICANT INFORMATION

☐ SAVINGS
☐ CHECKING
☐ OTHER _____

APPLICANT

Please print in ink or type.

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

BIRTHDATE | SOCIAL SECURITY NUMBER

HOME PHONE | CELL PHONE

PRESENT ADDRESS (Street - City - State - Zip) ☐OWN ☐RENT

E-MAIL ADDRESS

JOINT APPLICANT

Use "SAA" if information is "Same As Applicant."

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

BIRTHDATE | SOCIAL SECURITY NUMBER

HOME PHONE | CELL PHONE

PRESENT ADDRESS (Street - City - State - Zip) ☐OWN ☐RENT

E-MAIL ADDRESS

2 EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE | SUPERVISOR'S NAME

START DATE | WORK PHONE

MILITARY RANK (IF APPLICABLE)

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE | SUPERVISOR'S NAME

START DATE | WORK PHONE

MILITARY RANK (IF APPLICABLE)

WHY DID YOU CHOOSE QUEST CREDIT UNION? ☐ LOW RATES & FEES ☐ LOCATION ☐ FAMILY OR FRIENDS RECOMMENDED ☐ ADVERTISEMENTS ☐ OTHER _____

MORE INFORMATION ON REVERSE SIDE

ACCOUNT APPLICATION

SECTIONS 3-5 FOR CHECKING ACCOUNTS ONLY

3 VISA CHECK CARD APPLICATION

VISA CHECK CARD WILL ACCESS THE FOLLOWING ACCOUNTS: ☐ CHECKING ☐ SAVINGS

MOTHER'S MAIDEN NAME (for security purposes)

I/we understand that I/we am/are the only individual(s) authorized to use the Quest Credit Union Visa Check Card and that the use of the Quest Visa Check Card signifies an agreement to the terms and conditions set forth in the Disclosure Statement and Cardholder Agreement. I/we also understand that the information above may be used to obtain a credit report.

X

APPLICANT'S SIGNATURE DATE

VISA CHECK CARD WILL ACCESS THE FOLLOWING ACCOUNTS: ☐ CHECKING ☐ SAVINGS

MOTHER'S MAIDEN NAME (for security purposes)

I/we understand that I/we am/are the only individual(s) authorized to use the Quest Credit Union Visa Check Card and that the use of the Quest Visa Check Card signifies an agreement to the terms and conditions set forth in the Disclosure Statement and Cardholder Agreement. I/we also understand that the information above may be used to obtain a credit report.

X

JOINT APPLICANT'S SIGNATURE DATE

4 OVERDRAFT PATH AUTHORIZATION

In the event of an Overdraft on my account, I hereby authorize Quest Credit Union to:

☐ Transfer money from my savings account, suffix 01.
☐ Transfer money from my savings account, suffix 05.
☐ Transfer money from my Visa Credit Card.
☐ Custom (please see Overdraft Path Authorization Application).

☐ I do not wish to participate in the Quest Credit Union Overdraft Path Authorization. Please do not apply this service to my account.

5 OVERDRAFT PRIVILEGE OPT OUT

☐ I do not wish to participate in the Quest Credit Union Overdraft Privilege. Please do not apply this service to my account.

6 SIGNATURES

APPLICANT

The information on this application is correct to the best of my knowledge. I understand that Quest will retain this application whether or not it is approved. Quest is hereby authorized to check my credit and employment history for the sole purpose of this application.

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address, or employment within a reasonable time thereafter.

You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information

X

APPLICANT'S SIGNATURE DATE

JOINT-APPLICANT

is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on account applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

X

JOINT APPLICANT'S SIGNATURE DATE

NCUA

EQUAL OPPORTUNITY LENDER

FOR CREDIT UNION USE ONLY

OFFICE REPORT	CHECKING ACCOUNT	SAVINGS ACCOUNT	VISA CHECK CARD	
			Applicant	*Joint Owner*
☐ CHEX SYSTEMS	☐ IDEAL	☐ REGULAR	☐ iPIC	☐ iPIC
☐ CREDIT REPORT	☐ INTEREST	☐ HIGH YIELD	☐ PHOTO ID	☐ PHOTO ID
	☐ FREE	☐ X-MAS CLUB	☐ REGULAR	☐ REGULAR
		☐ OTHER _____	☐ MINI	☐ MINI
DATE_____			PHOTO REF._____	PHOTO REF._____
EMP_____				

ELECTRONIC STATEMENT DELIVERY

HOW TO APPLY *Please complete all blank sections below. For detailed instructions, see a Quest representative.*

MEMBER *Please print in ink or type.*

FIRST NAME | LAST NAME | MI

STREET ADDRESS

CITY | STATE | ZIP

HOME PHONE | **E-MAIL ADDRESS**

I hereby authorize Quest Credit Union to deliver all monthly or quarterly account statements to me by electronic means. I understand that Quest will notify me by e-mail when my statements are available for viewing over a secure website. I also understand that I will no longer receive paper statements via postal delivery unless I request, in writing, to discontinue electronic statements.

Please indicate your intention: *(Check one)*

☐ **Enroll** – Register for electronic statement delivery.
☐ **Discontinue** – Discontinue electronic statement delivery; resumption of mailed paper statement.

I agree to receive account notification changes and policy changes for E-Statements electronically. I understand that it is my responsibility to alert Quest Credit Union of any change to my e-mail address.

X

MEMBER'S SIGNATURE

DATE

Mail or Deliver Completed Form to:

E-Statements, Quest Credit Union
P.O. Box 1128
Topeka, KS 66601-1128

Fax Completed Form to:

E-Statements
(785) 233-4850

FOR CREDIT UNION USE ONLY

DATE_____

EMP_____

DIRECT DEPOSIT AUTHORIZATION FORM

APPLICATION *Please complete all blank sections below. For detailed instructions, see a Quest representative.*

MEMBER *Please print in ink or type.*

FIRST NAME | LAST NAME | MI

STREET ADDRESS

CITY | STATE | ZIP

SOCIAL SECURITY NUMBER | EMPLOYEE NUMBER (IF APPLICABLE)

HOME PHONE | WORK PHONE

E-MAIL ADDRESS

Please deposit the specified amount to the following account number(s):

Financial Institution: QUEST CREDIT UNION
P.O. Box 1128
Topeka, Kansas 66601-1128

Routing/Transit Number: 301179737

☐ Savings Account # _____
_____ per pay period

☐ Checking Account # _____
_____ per pay period

☐ Net Pay

I hereby authorize _____ to honor the direct deposit instructions indicated above. This request is to remain in effect until changed by me, in writing, by submission of a new Direct Deposit Application. I also agree that, in consideration of this service, any funds erroneously deposited in my account(s) in excess of my authorized amount, or then current salary entitlement, may be withdrawn by _____ without liability or prior notice.

X _____
MEMBER'S SIGNATURE

_____
DATE

To complete process, please submit Direct Deposit Authorization form to your Payroll Department.

X _____
STAFF REPRESENTATIVE'S SIGNATURE

_____
STAFF REPRESENTATIVE'S PRINTED NAME

_____
DATE

FOR CREDIT UNION USE ONLY

DATE_____

EMP_____

ELECTRONIC PAYMENT CHANGE REQUEST

APPLICATION *Please complete all blank sections below. For detailed instructions, see a Quest representative.*

Please print in ink or type.

NAME OF PAYEE/MERCHANT

PAYEE/MERCHANT ADDRESS

ACCOUNT NUMBER AMOUNT OF PAYMENT

PHONE NUMBER DATE

I hereby authorize and request that my electronic payment from:

ACCOUNT NUMBER: _____ **at** _____ (PREVIOUS FINANCIAL INSTITUTION)

be changed to: QUEST CREDIT UNION Routing/Transit Number: 301179737

P.O. Box 1128
Topeka, Kansas 66601-1128

☐ Savings Account # _____ ☐ Checking Account # _____

I authorize this change in electronic payment effective (DATE): _____

X _____ _____

MEMBER'S SIGNATURE DATE

X _____ _____

JOINT OWNER'S SIGNATURE DATE

CLOSE ACCOUNT REQUEST

FINANCIAL INSTITUTION NAME

ADDRESS | CITY | STATE | ZIP

DATE

To Whom It May Concern:

Please close my account _____ (ACCOUNT NUMBER), and send a check for all the remaining funds to me at the address listed below. If you have any questions about this request, please contact me at (_____) _____.

Sincerely,

X _____
MEMBER'S SIGNATURE

_____
PRINTED NAME

_____
ADDRESS

_____
CITY, STATE, ZIP

X _____
JOINT OWNER'S SIGNATURE

_____
PRINTED NAME

_____
ADDRESS

_____
CITY, STATE, ZIP

AUTHORIZATION TO TRANSFER FUNDS

APPLICATION *Please complete all blank sections below. For detailed instructions, see a Quest representative.*

QUEST CREDIT UNION ACCOUNT INFORMATION

OWNER NAME

ACCOUNT NUMBER

JOINT OWNER (IF APPLICABLE)

TRANSFER ACCOUNT FUNDS FROM

FINANCIAL INSTITUTION NAME

ACCOUNT NUMBER PHONE NUMBER

ADDRESS CITY STATE ZIP

INSTRUCTIONS TO TRANSFERRING INSTITUTION *(Check all that apply.)*

- ☐ TRANSFER ALL FUNDS AND CLOSE MY ACCOUNT.
- ☐ TRANSFER EXACTLY $ _____._____
- ☐ TRANSFER THE FUNDS IMMEDIATELY.
- ☐ TRANSFER FUNDS ON THE FOLLOWING DATE: _____/_____/_____.
- ☐ OTHER _____

Please accept this letter as my authorization to transfer funds from the above named account to:

Quest Credit Union
610 SW 10th Ave.
Topeka, KS 66612

Quest Credit Union Routing Number: 301179737

Please make the check payable to Quest Credit Union and note on the check that it is for deposit to my Quest Account # _____.

X _____ **X** _____

MEMBER'S SIGNATURE JOINT OWNER'S SIGNATURE

_____ _____

DATE DATE

Quest Credit Union utilizes the Federal Reserve Wire Transfer program to allow members to quickly and conveniently electronically transfer funds between financial institutions. For Wiring Instructions please contact Quest at 800.432.2470.