



**Minor Checking Account
Parental Request/Guaranty on Behalf of Minor**

The undersigned hereby requests your institution to permit

_____, a minor and son/daughter of the undersigned, to
minor's name

establish and maintain a Checking Account with your institution in the said
minor's name with the undersigned as a joint owner.

In doing so, _____ agrees to the following:
non-minor joint owner's name

One of the joint owners of the account herein is a minor and the other joint owner is the parent and/or guardian of the said minor. In order to induce Market USA FCU to open this account or otherwise extend credit to a minor, and for other good and valuable consideration, the receipt of which is hereby acknowledged, the non-minor joint owner agrees to be responsible, jointly and severally, for any and all obligations, indebtedness, liabilities or account shortages, whether or not a direct benefit occurred and regardless which owner signed an item, arising under or relating to the opening of this joint account and whether the minor affirms or disaffirms or repudiates his or her liability or indebtedness presently or in the future.

This form must be NOTARIZED unless witnessed by a credit union representative.

Non- Minor Joint Owner's Signature

Witness Signature

Credit Union Use Only

Processed By: _____
Operator No./Initials Date