



NEVIS CO-OPERATIVE CREDIT UNION LIMITED

P.O. Box 452, Chapel Street, Charlestown, Nevis, West Indies
Tel: (869) 469 – 5634 * Fax: (869) 469 – 1956 * E-Mail: nccu@caribsurf.com

Affiliated to the St. Kitts & Nevis National Co-operative League

JOINT ACCOUNT AGREEMENT

The Nevis Co-operative Credit Union Limited (NCCU) is hereby authorized to recognize any of the signatures hereto subscribed in the payment of funds or transaction of any business for this account. The Joint Owners of this account hereby agree with each other and with the said Credit Union that all sums now paid in on Shares or Savings, or heretofore paid in on Shares or Savings by any or all the said Joint Owners to their credit as such Joint Owners with all accumulation thereon are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt of any of them or the survivor or survivors shall be valid and discharge the said Credit Union from liability for such payment.

Any or all of the said Joint Owners may pledge all or part of the Shares or Savings in this account as collateral/security to a loan or loans.

The right or authority of the Credit Union under this agreement shall not be changed or terminated by the said owners or any of them except by written notice to the said Credit Union, which shall not affect transactions thereto fore made.

Joint Account #: _____

Date: _____ 20

Joint Owners:

Name

Name

Signature

Signature

Address

Address

Attesting Witnesses:

Signature

Signature

Signature

Signature