



Next debit card agreement

Account Number: _____

Primary Owner (minor): _____

Joint Owner: _____

I understand and agree that I am responsible and legally liable for any and all transactions on the above referenced Next account ("Account"). With limitation to the foregoing, I understand and agree that I am responsible and legally liable for: (1) any withdrawals on the account made by the minor by check, ATM, VISA Debit Card, Credit Card, audio response or otherwise; (2) any overdrafts or negative balance on the account created by the minor by whatever means; and (3) any claims by third parties upon the account, the account funds and/or any other matter related to account transaction(s) by the minor. To the extent that there is any conflict between this agreement and the California Commercial Code (or any applicable law), I hereby waive any protections afforded under the California Commercial Code (or other applicable law) to the extent permitted by law.

I understand and agree that the account is also governed by the terms and conditions of the Account Agreement and Truth in Savings Disclosure receipt of which is hereby acknowledged and the applicable Account Signature Card.

X

Joint Owner's Signature

Date

Credit Union Use Only:

Received & processed by: _____

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