



CARDHOLDER REQUEST TO ADD AUTHORIZED USER

Member Name: _____

Member Name: _____

Please issue an additional Credit Card on Redwood Credit Union (RCU) VISA® Credit Card #:

In the name of:

Authorized User Name(s)

Authorized User Member Number(s)*

**Note: Authorized User(s) must be a Member of Redwood Credit Union.*

By signing below, I, the primary cardholder, request that an additional credit card on my RCU VISA Credit Card account be issued to the authorized user(s) named above and agree to be bound by the following conditions:

1. The additional card is being issued to an individual, called an authorized user(s), who is at least 16 years of age. The authorized user(s)'s name will be embossed on the additional card.
2. Upon receipt of the card, the authorized user(s) must sign his/her name on the signature panel on the back of the card the same as it is embossed on the front.
3. The authorized user(s) will have access to the same information about the account, the same access to the available credit, and the same authority to permit others to use the account, as the primary cardholder.
4. The primary cardholder and any joint obligor are obligated to repay any charges resulting from the use of the card by the authorized user(s) and any person that the authorized user(s) authorizes to use the card, whether or not the authorized user(s) stays within limits of the use set by the primary cardholder, any joint obligor, or the authorized user(s).
5. The only way to discontinue any authorized user(s)'s access to the account is for the primary cardholder or joint obligor to notify RCU in writing to close the card and request a new card number be issued. Written requests require one full business day for processing. Even after the card is closed, the primary cardholder and any joint obligor will remain obligated to pay all transactions made prior to the Credit Union's processing of the written notice to close the account.
6. The authorized user(s) will not be establishing credit in his/her own name.
7. Statements on the account and other information regarding the account will be sent to the primary cardholder. The primary cardholder is responsible for communication this information to authorized user(s)s.
8. The authorized user(s) must be a member in good standing of RCU.
9. The authorized user(s) is responsible, jointly and severally with the primary cardholder and any joint obligor, for all charges that he/she makes or authorizes others to make using the Card.

Primary Cardholder Signature

Date