STATE DEPARTMENT
FEDERAL CREDIT UNION

1630 King Street
Alexandria, Virginia 22314-2745
703-706-5000 • Fax 703-706-5001

THIS FORM WILL SUPERSEDE ALL OTHER POD FORMS ON FILE.

POD Accounts with joint owners must be designated as "with survivorship" accounts.

PAYABLE ON DEATH (POD) BENEFICIARY DESIGNATION

Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw account funds at any time.

Member Name		Account Number	
Beneficiary Name		SDFCU Account # (if applicable)	
Address			
SSN	Phone	Date of Birth	Relationship
Beneficiary Name		SDFCU Account # (if applicable)	
Address			
SSN	Phone	Date of Birth	Relationship
Beneficiary Name		SDFCU Account # (if applicable)	
Address			
SSN	Phone	Date of Birth	Relationship
Beneficiary Name		SDFCU Account # (if applicable)	
Address			
SSN	Phone	Date of Birth	Relationship

If more than four beneficiaries, please list additional names on a separate sheet titled "Addendum to POD Beneficiary Designation." Sign and date your addendum, and return it with this application.

Beneficiary designation is made by the undersigned pursuant to the provisions set forth in SDFCU's Payable on Death (POD) Account Agreement. The account owner(s) reserves the right to change, or revoke, this designation at any time. **This agreement is not valid unless signed by all owners of the account.**

Primary Owner Signature	Date
Joint Owner Signature	Date
Joint Owner Signature	Date

(05/14)