# **CAP Life Insurance Application**



To apply for AAFMAA membership, life insurance and the Career Assistance Program \$4,000 loan, read the **CAP Instructions** page carefully and submit <u>ALL</u> of the following:

- CAP LIFE INSURANCE APPLICATION (with medical documents if required)
- CAP LOAN AGREEMENT and PROMISSORY NOTE
- SIGNATURE CARD
- PHOTOCOPIES of ID AND end-of-month LES (or orders to active duty if guard/reserve)
- DEPOSIT

If you are already an AAFMAA member and eligible for a CAP loan, contact AAFMAA for loan-only paperwork.

Print clearly in blue or black ink. Cross out and initial changes (no white out).

PERSON TO BE INSURED	For office use (E	Date Received)	For office use (Policy Number)
Name (Last, First MI)		Rank/Title	Social Security Number
E-Mail ( Personal D Work)	Gender	emale	Birth Date (mm/dd/yyyy)
Address (Street, City, State, ZIP)		Phone	e (🗖 Cell 📮 Home 📮 Work)
Alternate Address (Street, City, State, ZIP)		Alt. Pr	none (🖵 Cell 📮 Home 📮 Work)
Army Air Force Navy Marines Coast	t Guard Card Active G	uard DReserve	Allotment Eligible? 🖵 Yes 🕒 No

SEL	ECT ONE POLICY:	Death Benefit	Monthly Premium		Loan Payment		Monthly Payment	Deposit Required
	Applicants under age 47 (tobac	co users under a	age 37) may cho	ose o	ur Level Ter	m I cov	verage:	
	🖵 Level Term I	\$250,000	\$13.00	+	\$85.80	=	\$98.80	\$26.00
	🗅 Level Term I	\$300,000	\$15.00	+	\$85.80	=	\$100.80	\$30.00
	🗅 Level Term I	\$400,000	\$19.00	+	\$85.80	=	\$104.80	\$38.00
	🗅 Level Term I	\$500,000	\$23.00	+	\$85.80	=	\$108.80	\$46.00
	🗅 Level Term I	\$600,000	\$27.00	+	\$85.80	=	\$112.80	\$54.00
	🖵 Level Term I	\$800,000	\$35.00	+	\$85.80	=	\$120.80	\$70.00
<u>or</u>	Select a policy below and enter www.aafmaa.com or 1-877-398						re available at	
	Level Term II (Years:)	\$,000	\$	_ +	\$85.80	= \$	•	
	Generation Five-Year Renewable Term	\$,000	\$	_ +	\$85.80	= \$		
	Value-Added Whole Life	\$ .000	\$.	+	\$85.80	= \$		

#### **BENEFICIARY SELECTION**

#### On attached Beneficiary Designation form.

Upon the death of the insured, pay the benefit in equal shares to the surviving primary beneficiaries, or to the surviving contingents if all primaries are deceased. If no beneficiaries are living, pay the benefit to (or to the estate of) the owner.

Name (Last, First MI)	SSN (or TIN)	Relationship	Birth Date (mm/dd/yyyy)
Primary(ies)			
Contingent(s) $\Box$ All children of the insured (born or adopted)			

12/2012

MEDICAL	INFORMATION	
WEDICAL		

Read Instructions page for medical requirements.

#### Answer <u>ALL</u> medical questions accurately and completely. Failure to do so could invalidate this coverage.

1. Height (feet/inches): \_\_\_

\_\_\_\_\_ Weight (pounds) \_\_\_\_\_ Date of last physical exam (mm/dd/yyyy): \_\_

Has the insured ever had or been diagnosed or treated for any of the following?	YES	NO
2. Shortness of breath, chest pain, palpitations, heart abnormality, anemia, blood or blood vessel disease or hypertension		
3. Tuberculosis, asthma, pleurisy, or any disorder of the lungs		
4. Convulsions, epilepsy, stroke, loss of consciousness, brain or nervous disorder, anxiety, depression or mental illness		
5. Diabetes, albumin, sugar, pus, or blood in urine; any disease/disorder of the kidneys, bladder or prostate		
6. Peptic ulcer, jaundice, gall stones, chronic diarrhea or any digestive or intestinal disorder within the past five years		
7. Growth, tumor, malignancy or cancer, disease of the skin, bones or joints; arthritis or rheumatism		
<ol> <li>Any illness or injury for which a physician or other practitioner was consulted; disease or physical deformity, or surgical procedure or hospitalization within the past five years</li> </ol>		
9. Excessive alcohol or drug use, or advice to limit, cease or receive counseling for alcohol or drug use		
10. Any disease or disorder resulting in rejection, higher premiums, or a reduction in insurance by any insurance company		
11. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or AIDS-related conditions		
12. In the last 12 months, ANY use of cigarettes, cigars, pipes, snuff, chewing tobacco, nicotine gum or other nicotine delivery system		
13. In the last five years, ANY prescribed medication (PLEASE LIST)		
Has the insured experienced any of the following?		
14. In the next 12 months, scheduled or anticipate any surgical procedures (PLEASE DESCRIBE)		
15. In the last five years, conviction of Driving While Intoxicated, Driving Under the Influence, two or more moving violations, or had a driver's license suspended or revoked		
16. In the next 12 months, participated in or plan to participate in automobile racing, rock or mountain climbing, ultra light flying, hang gliding, ballooning, skydiving, powerboat racing, motorcycle racing, scuba diving, commercial or private piloting, or any other hazardous occupation, activities or sports (for aviation, complete Aviation Questionnaire from www.aafmaa.com/forms)		
17. In the next 12 months, plan to travel to or reside in a foreign country		
Has any parent or sibling had any of the following?		
<ol> <li>Diabetes, cancer, heart or kidney disease, mental illness, suicide or any other hereditary disease (If yes, provide relationship, illness, age of onset, current age if living or age at death.)</li> </ol>		
Questions answered "YES" must include details on a separate page signed and dated by the inst	ured.	

# CERTIFICATION

I hereby apply to the Army and Air Force Mutual Aid Association (AAFMAA) for insurance as provided by its Constitution. I attest that the statements and answers in all parts of this application, to the best of my knowledge and belief, are complete and true, and will be the basis for and a part of any insurance issued. I understand that any photocopy amendment or statement I submit may be accepted and relied upon by AAFMAA, in its sole and absolute discretion, and treated as a valid original, and will be included in any approved policy that is issued and delivered to the owner. I understand that the USA PATRIOT Act requires AAFMAA to verify the identity of insureds and owners, and that I must provide documents and information that may be verified by third party sources. I understand that all documents I provide will be retained by AAFMAA.

I understand insurance coverage cannot begin until the deposit is received. I understand that the insurance coverage applied for will be effective conditionally from the date AAFMAA receives my application, deposit, identification and required medical information, whichever is later. If I die before this application is approved and a policy issued, and it is determined by AAFMAA, pursuant to its rules and procedures, that I am not acceptable to AAFMAA for the insurance coverage applied for as of the date of the application, there is no insurance coverage, no death benefit will be payable, and any deposit paid will be refunded. Based on my health and other factors affecting my insurability, I may be offered a higher premium rate or my application may be withdrawn.

If I have chosen to pay by bank account withdrawal or monthly military allotment, I hereby authorize AAFMAA to contact the payment provider on my behalf to start, increase, decrease or stop my payment when necessary to collect amounts currently due. I understand that AAFMAA cannot start or increase active duty allotments.

I have read the Instructions page, completed all sections and enclosed required medical and identification documents.				
Signature of Insured			Date Signed (mm/dd/yyyy)	
		O a ser se sta		
Do not write in this space. Application processing at Ft. Myer, VA		Comments		
Date Received (mm/dd/yyyy)   Deposit Received				
Date Accepted (mm/dd/yyyy)	Identification Received			
Recommendation	Rate Class	Signature of AAFMA	AA Reviewing Authority	



### *Please READ THESE INSTRUCTIONS thoroughly. Incomplete applications cannot be processed!* WHAT IS REQUIRED TO GET A CAP LOAN?

#### 1. Eligible military status:

- Active duty or guard/reserve earning retirement points and able to supply a LES or call to active duty orders.
  Rank of E5, E6, E7, E8, E9, WO1, CW2, O1, O2 or O3.
- 2. **AAFMAA membership** by purchasing a life insurance policy of at least \$250,000 term or \$50,000 whole life. You can use the coverage to supplement your SGLI.

#### 3. Automatic monthly payment:

• By allotment through the Defense Finance and Accounting Service (DFAS). Requires deposit of two months insurance premium.

• By bank account withdrawal (EZ-Pay) if guard/reserve and not allotment eligible. Requires deposit of one month insurance premium. Call 1-877-398-2263 for EZ-Pay forms.

- 4. Armed Forces Bank (AFB) checking account where we will deposit your loan. If you do not have an AFB account, we will open one for you at no cost. The AFB account is not required once you receive your loan.
- 5. Valid email address all communication regarding the CAP loan will be sent via email.

Defaulting on loan repayment could adversely impact your credit report/score.

### PERSON TO BE INSURED

*Alternate Address* - If you move often, give the address of a relative or close friend who will always be in contact with you. *Identification* - Provide a copy of your government issued identification (ID) card (such as driver's license or passport) <u>AND</u> a copy of your most recent LES (or orders to active duty if guard/reserve). Do not copy your military identification or common access card, as their duplication is prohibited by law.

# POLICY SELECTION

Policy - Select ONE Level Term I policy OR select a different policy and get Monthly Premium from AAFMAA.

- Level Term I (under age 45\*). Level death benefit for a low level premium. From age 50\* the death benefit decreases to termination at age 60\*. At age 47\* the insured can convert to Five-Year Renewable Term, regardless of health.
- Level Term II. Low fixed premium and fixed death benefit for a fixed period of 5 to 30 years. Your age, health, weight, lifestyle and family medical history may qualify you for one of six premium categories.
- Five-Year Renewable Term (age 45\* and over). Low level premium until age 50, then either decreased coverage or increased premiums every fifth year through age 69. Partial premium refunds\* have been paid annually since inception, but are NOT guaranteed.
- Value-Added Whole Life. Level premiums plus INCREASING cash value and death benefit over the life of the policy. After costs are deducted monthly, the remaining premium accumulates and earns interest, compounded monthly and tax deferred. Satisfaction guaranteed! If you cancel a whole life policy at any time, AAFMAA will refund the cash value or the total premiums paid, whichever is higher, with no surrender charges.

*Death Benefit* - Maximum per insured including any current AAFMAA coverage is \$800,000. Increments are \$10,000 for term and \$5,000 for whole life.

\* NICOTINE USERS: Subtract 10 years from any age marked with an asterisk (\*) above. Nicotine policies do not receive partial premium refunds.

# 3)

## **BENEFICIARY SELECTION**

For each beneficiary, provide name, Social Security Number (or Tax Identification Number), relationship to the insured and birth date. A more detailed Beneficiary Designation form is available upon request or at www.aafmaa.com/forms. By law in most states, payments to minor children designated as beneficiaries must be entrusted to a legally appointed guardian until they reach the age of majority (usually 18). Before designating a minor, we strongly recommend you check with the state where the beneficiary resides to determine their requirements.

#### **MEDICAL INFORMATION**

Applicants must accurately and completely answer ALL medical questions on the application. Failure to provide accurate, complete responses will invalidate the insurance coverage. **Provide explanations for "yes" answers.** Based on underwriting review, additional information may be requested.

If applying for	Then send copies of the following with the application:
Level Term I <u>or</u> Value-Added Whole Life (under age 40)	<b>No medical records</b> are required to be sent with application. However, AAFMAA may subsequently request medical information
All other applicants	Most recent copy of your military exam completed in the <b>last 5 years</b> to include: • Medical exam with <b>blood/urine tests</b> * • Medical history • Age 50+ - PSA test (males) / Age 55+ - EKG test

\*Blood Chemistry: Glucose, BUN, Alk Phos, AST (SGOT), ALT (SGPT), GGT, Triglycerides, Cholesterol, HDL Chol, Chol/HDL Ratio, LDL, HIV. Urinalysis: Protein, Glucose. If you cannot provide required medical information, please contact AAFMAA for other arrangements.

# CERTIFICATION

Signature of Insured - Required on all applications (must be current date).

**Power of Attorney -** Persons who have been granted POA must submit a Power of Attorney form (from AAFMAA or www.aafmaa.com/forms) and follow the form instructions for signing the application and submitting copies of the POA and signer's I.D.

#### WHAT HAPPENS AFTER I RETURN MY CAP APPLICATION?

- 1. **Application review** AAFMAA will review your application documents to ensure all required information is provided. If medical documents were required, our underwriters will evaluate them. Upon approval, your policy will be issued.
- 2. Loan checks AFB will set up your account and mail checks to you. AFB may include offers for additional services, which are unrelated to AAFMAA and your CAP loan. You are not required to send anything to AFB. Do not use any checks until AAFMAA notifies you that the loan was deposited and you have confirmed your account balance!
- 3. Automatic payment AAFMAA must receive the first automatic premium and loan payment before the loan can be issued:
  - \* **Pay by allotment:** Confirmation email will be sent with instructions for starting your allotment to AAFMAA. Any overpayment of premiums upon start up will be applied to reduce your CAP loan balance.
  - \* Pay by EZ-Pay: AAFMAA will contact your bank to start your automatic account withdrawal.
- 4. Loan deposit Your loan will be deposited in your AFB account by the second business day of the month that we receive your first payment. AAFMAA will notify you when the deposit is wired to AFB.
- 5. **Policy package** AAFMAA will mail you membership and insurance documents. Loan documents will be available through our web site or by mail.

# Fax, email or mail the following to AAFMAA...

- **CAP LIFE INSURANCE APPLICATION** completed and signed
- MEDICAL DOCUMENTS if required (see Section 4)
- CAP LOAN AGREEMENT and PROMISSORY NOTE completed and signed
- SIGNATURE CARD so <u>WE</u> can open an Armed Forces Bank account in your name to deposit the loan funds
- **PHOTOCOPIES** passport or driver's license and LES (<u>AND</u> call to active duty orders if guard/reserve)

#### FOR ALLOTMENT:

DEPOSIT - two months of insurance premium only

FOR EZ-PAY:

- **DEPOSIT** one month of insurance premium only
- BLANK CHECK MARKED "VOID" to confirm bank account and routing numbers
- **EZ-PAY ENROLLMENT FORM** and **EZ-PAY ADDENDUM** completed and signed

# **CAP Loan Agreement**

Name (Last, First MI)	Social Security Number
Address (Street, City, State, ZIP)	



#### I understand and agree to the following:

- I am applying for a **\$4,000 loan** issued by the Army and Air Force Mutual Aid Association (AAFMAA). I must repay this loan through **48 monthly payments** to AAFMAA. Interest will be charged monthly on the remaining balance at an **annual percentage rate of 1.5%**. AAFMAA may conduct a credit check before the loan is issued.
- To qualify for the loan, I must be an AAFMAA member, which requires purchasing an AAFMAA life insurance policy on my own life and keeping it in force until this loan is repaid. Upon loan repayment, AAFMAA will reduce my allotment/payment to the monthly premium for the insurance policy. After loan repayment, I may terminate the policy with no additional obligation. If I allow my insurance policy to lapse or terminate, the outstanding loan balance plus any unpaid interest will become due to AAFMAA immediately.
- I must make monthly payments by allotment from my military pay (or automatic bank draft (EZ-Pay) if part-time Guard/Reserve). If I separate from military service before the loan is repaid, I must notify AAFMAA immediately and continue payments of principal, interest and premiums by automatic bank draft from my personal bank account. Upon final payment, any excess received by AAFMAA will be refunded to me. If I die before the loan is repaid, the remaining loan balance and unpaid interest will be deducted from the death benefit from my insurance policy. If I do not pay my account as agreed and it becomes necessary to refer my account to a Collection Agency, I understand that I will be responsible for all collection agency fees to include reasonable attorney fees and court costs.
- My loan funds will be deposited into a checking account at Armed Forces Bank (AFB). If I do not already have an AFB checking account, one will be opened for me at no cost. AFB will send me instructions for using the account and accessing the funds. I am under no obligation to retain the AFB account, and may withdraw the entire balance at any time.
- Any overpayment of premium will be credited to my loan to reduce the balance. If I own a term policy eligible for an annual partial premium refund, and the partial premium refund is not issued due to an undeliverable postal address, or the refund is issued but returned to AAFMAA due to an undeliverable postal address, the refund amount will automatically be applied to reduce my loan balance.
- If I do not meet all of the requirements for this loan and life insurance policy within 120 days from receipt of application, the application, agreement and Promissory Note will become void.
- Default on loan repayment could adversely impact my credit report/score and my future ability to obtain financing such as for a home, car or lease.

#### **AAFMAA** warrants that it:

- Makes no charges and collects no fees, other than insurance premiums, and loan principal and interest payment, and has no penalty charges for prepayment of the amount due.
- Does not charge for credit investigation or collect fees for filing or recording this instrument.
- Pays the total amount of the loan to the member and has no financial ties with any seller of any property that a member may purchase with the loan.
- Has complied with the provisions of Regulation Z, which implements the "Truth in Lending Act" (Public Law 90-32).
- Makes this loan without reference to race, color, religion, national origin, gender, marital status or age (provided that the applicant has the capacity to enter into a binding contract and is eligible for AAFMAA membership and life insurance).

#### **CERTIFICATION.** I certify that:

- I am a citizen of the United States of America and eligible and competent to negotiate this loan.
- I have read and understand this agreement including the Promissory Note, which by incorporation is part of this agreement.
- I have read and signed the Promissory Note and am returning the signed Promissory Note with this agreement.

Signature

Date Signed (mm/dd/yyyy)

## PROMISSORY NOTE ARMY AND AIR FORCE MUTUAL AID ASSOCIATION CAREER ASSISTANCE PROGRAM

Simple Interest Promissory Note Fort Myer, Arlington County, Virginia; Date: \_\_\_\_\_, 20\_\_\_\_\_

FOR VALUE RECEIVED, being a loan of money for career assistance purposes, the undersigned "Borrower" promises to pay to the order of ARMY AND AIR FORCE MUTUAL A<sup>T</sup>D ASSOCIATION, a non-profit association (the "Association"), the principal sum of FOUR THOUSAND AND NO/100 DOLLARS (\$4,000.00), plus any "Late Charge" calculated in the manner disclosed below, together with interest on unpaid principal at the "ANNUAL PERCENTAGE RATE" of ONE AND ONE-HALF PERCENT (1.50%) until paid. Principal and Interest shall be payable in Forty-Eight (48) monthly installments of Eighty-Five and 80/100 Dollars (\$85.80) each, the first one due on the date of funding the principal amount of this Promissory Note and each subsequent installment due on the first day of the next month until the entire unpaid principal balance plus all interest accrued thereon and any "Late Charge(s)" are paid in full. Borrower agrees to repay the loan of money, together with interest, in accordance with the "PAYMENT SCHEDULE" hereinafter provided.

#### TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 1.50%	FINANCE CHARGE The dollar amount the credit will cost you. \$118.26	AMOUNT FINANCED The amount of credit provided to you or on your behalf. \$3,914.20	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled. \$4,118.26	Late Charge: If any payment is received 15 days or more after the due date, you may be charged 5% of the amount of the installment payment past due. Prepayment: If you pay off early, you will not have to pay a penalty.
	PAYMENT SCHEDULE			1

Number of Payments	Amount of Payments	When Payments are Due
Forty Eight (48)	\$85.80	First Day of Every Month

You should see your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment rights.

Itemization of the Amount Financed of \$3,914.20

\$ 3,914.20	Amount given to you directly after receipt of first monthly installment
\$ 0.00	Prepaid Finance Charge
\$ 0.00	Amount paid on your Account

Amount paid to others on your behalf

\$0.00 To Others

As further consideration for the loan of money, the undersigned Borrower covenants and agrees to advise the Association in writing promptly, but no later than 30 days after, the happening of any one of the following events: (a) separation from military service; (b) inability to make the payments due on this Promissory Note by payroll allotment for any reason; (c) change of name; or (d) change of address. If the Borrower herein named fails to maintain a life insurance policy with the Association in the minimum amount necessary to qualify for the Association's Career Assistance Program Loan, or fails to pay any installment in accordance with the PAYMENT SCHEDULE of this Promissory Note or any Late Charge within thirty (30) days after the sending of written notice of such payment default to Borrower, or fails to report any event of the type herein above mentioned; or if a petition in bankruptcy or other insolvency proceeding is instituted by or against the Borrower, the maturity date of the Promissory Note, at the option of the holder hereof, may be accelerated and this Promissory Note, including principal, interest and Late Charges due, if any, shall become immediately due and payable. In addition, Borrower agrees to pay all costs of collecting any amounts due hereunder including such reasonable attorneys' fees as may be allowed by law.

The undersigned Borrower hereby waives demand and any and all other notices whatsoever, and agree to remain bound until the principal and interest and Late Charges, if any, are paid in full, notwithstanding any inaction or failure to assert any legal right available to the holder of this Promissory Note. The law of Virginia shall govern all aspects of this Promissory Note.

Borrower's Address:

Witness my hand and seal.

X

(SEAL)

Borrower's Signature	
Print Name:	

# Armed Forces Bank CAP Loan Program Account Signature Card

NSTRUCTIONS	Account Type	Account Number	Branch
<ol> <li>2) Return the completed</li> <li>3) Your account will be a until your allotment is proceeds will be depo</li> </ol>	l card to AAFMAA along with activated upon approval of th s received by AAFMAA. Upon osited.	e TIN/Backup withholding section. the CAP Loan application. he CAP Loan by AAFMAA. The proceeds o n receipt of the allotment AAFMAA will no on will be sent to you in a separate mailing	tify Armed Forces Bank and the loan
Applicant, please con	nplete the entire section that is inclu	uded outside of the rectangle. Information inside th	ne rectangle is for bank use only.
1) Signature:		S	SN
Printed Name:		DOB:	
Occupation/Employmer	nt:	Work Phone:	Day Month Year Cell Phone:
Place of Birth:		Mother's maiden name:	Work Email:
Mailing Address			Home Email:
Home of Record Ad	ldress: (if different)		
			Phone :
		xempt from backup withholding, or because I have	
	holding as a result of failure to repor holding.	xempt from backup withholding, or because I have rt all interest or dividends, or because the IRS has no	
subject to backup with subject to backup with	nholding as a result of failure to repo nholding. <b>tes citizen or resident.</b>		
<ul> <li>subject to backup withl</li> <li>subject to backup withl</li> <li>I am not a United Stat</li> </ul>	holding as a result of failure to repor holding. <b>tes citizen or resident.</b> ual: X		
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<ul> <li>☐ subject to backup within subject to backup within Subject to backup within a United State</li> <li>✓ I am not a United State</li> <li>✓ Signature of Authorized Individue</li> <li>→ Debit/ATM Card:</li> <li>✓ FOR BANK USE ONLY</li> <li>Ownership:</li> <li>Single Owner</li> <li>(Individual)</li> <li>Loaded by:</li> <li>Reviewed at Branch by:</li> <li>Signer 1) Gender</li> </ul>	holding as a result of failure to report holding. tes citizen or resident. ual: X Yes No Card #:	rt all interest or dividends, or because the IRS has no	otified me that I am no longer
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# **AAFMAA Credit Card Deposit**

#### Authorization to pay deposit by VISA or MasterCard



Please PRINT clearly i	n blue or black ink.					For office	use	
1. INSURED								
Name (Last, First MI)						Social Sec	urity Numb	er
Daytime Phone		E-mail						
2. CARDHOLD	ER							
Name (as listed on c	ard)							
Address (Street, City,	State, ZIP)							
Card Type	Card Number							Expiration Date (mm/yy)
🗅 VISA				•				/
MasterCard								
		·		•	ł			•

3. PAYMENT (leave amount blank if not known)	Amount
Deposit (see application for number of months)	
If paying premiums on a recurring basis, please select one of the following modes:	
Recurring Premium: D Monthly D Quarterly D Semiannual D Annual	

## 4. AUTHORIZATION

The cardholder hereby authorizes AAFMAA to charge the credit card for the payments listed above. If recurring premium is selected, this credit card will be charged every time the payments become due.

Signature of Cardholder
-------------------------

CD081'	1

Date Signed (mm/dd/yyyy)