



# Close Personal Accounts

Use this form to close deposit accounts, credit cards, and/or line-of-credit accounts. Do not use this form for fraud replacement, fiduciary or business account closures, or to close accounts owned by a decedent.

- Member Share and Member Advantage Savings accounts require the primary account holder's signature to close the account. A joint account holder can sign to close all other account types.
- Your Member Share or Member Advantage Savings account must remain open if you have any of the following:
  - Loan or credit card accounts with a balance
  - Active deposit or IRA accounts
  - Negative balances
  - Pending debit transactions
  - Pending transaction disputes
- If you close your Member Share Savings account, you will lose access to online, mobile, and telephone banking.
- To close an Early Saver account or other accounts owned by minors, use the *Close Accounts Owned by Minors* form.

BECU will not cancel any preauthorized transactions, such as payroll deductions, direct deposits, and/or automatic withdrawals or debits associated with this account.

## Step 1. Your information

<b>Primary Account Holder Full Name</b>	<b>Date of Birth</b>	<b>SSN/TIN</b>
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- I am the primary account holder
  I am a joint account holder

<b>Your Full Name</b>	<b>Date of Birth</b>	<b>SSN/TIN</b>
<b>ID Type</b>	<b>Issue Date</b>	<b>Expiration Date</b>
<b>ID Number</b>	<b>State Issued</b>	<b>Country Issued</b>

## Step 2. What would you like to do?

- A. Close deposit accounts (not valid for IRAs)
- B. Cancel credit card and/or line of credit accounts

## Step 3. Closure details

Complete the section(s) below for the option(s) selected in Step 2.

### A. Close deposit accounts (Not valid for IRAs)

This request will cancel all ATM and debit cards assigned to this account.

- If you have a line of credit, at least one checking account is required to remain open for autopay and/or overdraft protection. Use the *Manage NSF/Overdraft Protection* or *Manage Autopay* form to update the linked account options. Visit [becu.org/support/forms](https://becu.org/support/forms).
- An early withdrawal penalty will be deducted from your total withdrawal if a CD account is selected for early closure.

**Important:** Closing your account will cause most presented debits or transfer instructions to be dishonored and returned. However, if we receive debits or transfer instructions that we are required to accept and settle, we may reopen your account, post the debit or transfer, and close your account.

### Deposit accounts (10 digits)

- Close all deposit accounts on which I'm the primary account holder.  
Only a primary account holder can close their Member Share Savings account.
- Close the following accounts:

Account Number #1	Account Number #2
Account Number #3	Account Number #4
Account Number #5	Account Number #6
Account Number #7	Account Number #8
Account Number #9	Account Number #10
Account Number #11	Account Number #12
Account Number #13	Account Number #14
Account Number #15	Account Number #16

## A. Close deposit accounts (continued)

### Disburse account balance(s)

- Issue check in person (in-person closures only).
- Transfer to BECU deposit account number (10 digits): \_\_\_\_\_
- Donate closing balance to BECU Foundation (\$10 maximum donation)  
\* If balance exceeds \$10, it will be mailed to the address on file. BECU Foundation provides scholarships to members and their families. Learn more at [www.becu.org/Foundation](http://www.becu.org/Foundation).
- Mail a check to the address on file.
- Mail a check to address below. The address on file will not be updated.

<b>Address</b>		
<b>City</b>	<b>State/Province</b>	<b>ZIP/Postal Code</b>
<b>Country</b>		<b>Country Code</b>

### Reason for closure

- Consolidate BECU accounts
- Competitor rates
- Convenience
- Due to fees
- Fraud (no replacement account)
- Product or service issue
- Relocating or moving
- Other (please specify)  
\_\_\_\_\_

## B. Close credit card and line of credit accounts

- Close all credit card and line-of-credit accounts on which I'm the primary account holder.
- Close the following credit accounts:

### Line of credit accounts (10 digits)

<b>Account Number #1</b>	<b>Account Number #2</b>
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## Home equity line of credit accounts (10 digits)

Provide an open BECU deposit account number for payment of the reconveyance fee:  
\_\_\_\_\_ (10 digits)

Account Number #1	Account Number #2
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## Credit card accounts (16 digits)

Account Number #1	Account Number #2
Account Number #3	Account Number #4

## Reason for closure

- Consolidate BECU accounts
- Competitor rates
- Convenience
- Due to fees
- Other (please specify) \_\_\_\_\_
- Fraud (no replacement account)
- Loan closed – Close savings
- Product or service issue
- Relocating or moving

## Step 4. Closure Agreements

**Important:** Please make sure you read and understand the following:

- We will continue to accept and settle debits, transfer instructions, and checks as we receive them while we process your closure request.
- Once the account closure process is complete, we have no obligation to accept or settle deposits or pay outstanding checks or other items presented for payment. However, we may receive a debit or transfer instruction that we are required to accept and settle because of contractual obligations, card network or NACHA rules including but not limited to debit card transactions, automatic clearing house transactions, bill pay or Zelle® transactions, and checks you deposited that were returned unpaid, in which case we will reopen your account for purposes of accepting and settling the debits and transfer instructions. This means that we may reopen your account at any time to deduct from your account the amount of any debits or transfer instructions that we receive that we are obligated to accept and settle even if doing so creates a negative balance in your account.

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## Step 4. Closure Agreements (continued)

- We will close your account after we settle the debit or transfer instruction. BECU's Account Agreements and all other terms and conditions regarding your account govern your account when it is reopened and after your account is closed.
- You agree to immediately pay all amounts you owe us including but not limited to the negative balance in your account, any fees, costs, and expenses incurred while collecting or attempting to collect such amount from you.
- You agree that we may report information about your account to credit bureaus as it may show up on your credit report as unpaid debt.

## Step 5. Acknowledgment and consent

By signing below, I certify that I have read, understand, and agree with the above agreements. Further, I personally verified and confirmed that all information provided and displayed in this form is accurate, complete, true, and submitted for the purpose selected above. I understand that BECU will rely on such information in BECU's dealings with me.

<b>Signature</b>	<b>Printed Name</b>	<b>Date (mm/dd/yyyy)</b>
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If form is not submitted electronically, please return all pages of the completed and signed form to:  
BECU  
M/S: Account Servicing 1094-2  
PO Box 97050  
Seattle, WA 98124-9750

## BECU only

<b>Employee Name</b>	<b>Location Name</b>	<b>Date (mm/dd/yyyy)</b>
<b>ID Verified</b> <input type="checkbox"/>	<b>Check Issued</b> <input type="checkbox"/>	<b>Person Number</b>