

TRAVIS CREDIT UNION
PO BOX 2069
VACAVILLE CA 95696

QUALIFIED DISCLAIMER OF BENEFICIARY'S RIGHTS AND INTEREST

Decedent's Name

Date of Death

Account Number(s)

Beneficiary's Name

You have been named as a beneficiary under the above-referenced account(s), and may have an interest in the funds in the account(s). If you do not want to accept your interest in the above-referenced account(s), you may waive your interest. Under the Internal Revenue Code (26 U.S.C. § 2518), a "qualified disclaimer" means an irrevocable and unqualified refusal by a person to accept an interest in property. To be effective under the Internal Revenue Code (26 U.S.C. § 2518), all of the following must apply:

1. The credit union must receive this qualified disclaimer within **nine (9) months** after the day upon which the transfer was made to you, or the day on which you attained age 21, whichever is later. This means that if you are a beneficiary under the above-referenced account(s), you must complete, sign, and deliver this qualified disclaimer to the credit union within **nine (9) months of the decedent's date of death, or nine (9) months after you turn 21, whichever is later.**
2. You must not have received any money from the account(s) or any of its benefits.
3. As a result of your refusal to receive any of the money from the above-referenced account(s), and without any direction from you, your interest must go to the spouse of the decedents (if applicable), or to someone other than you.
4. To waive your interest in the above-referenced accounts(s), you must use this document, or an equivalent document. However, you can not simply tell the credit union that you refuse to take your interest in the above-referenced account(s); you must make your qualified disclaimer in writing, and it must be received by the credit union within the time period stated above.

WARNING: IF YOU HAVE ANY QUESTIONS ABOUT WHETHER YOU SHOULD OR SHOULD NOT WAIVE YOUR INTEREST IN THE ABOVE-REFERENCED ACCOUNT(S), OR WHETHER THIS FORM IS PROPER FOR YOUR SITUATION, OBTAIN COMPETENT LEGAL ADVICE AND DO NOT ATTEMPT TO USE THIS FORM.

I have read the foregoing warning and hereby hold Travis Credit Union harmless from any suits or liability whatsoever resulting directly or indirectly from following my written instructions and my use of this form. Under Internal Revenue Code section 2518 (26 U.S.C. § 2518), I hereby waive and disclaim any interest or benefit to which I may otherwise be entitled as a named beneficiary under the above-referenced account(s).

Beneficiary's Signature

Date

Authorized Credit Union Signature

Date