



CCSE Federal Credit Union recognizes that members may receive Annuity checks for their children. To conform to federal regulation, as of **June 30th, 2018**, the credit union will not be able to negotiate a check made payable to a minor that does not have an account with the credit union.

To open an account, an individual must provide an unexpired photo driver's license, a state issued ID or a passport. For a minor who does not have these types of ID, the following types of ID are acceptable:

- birth certificate,
- social security card,
- school ID card or
- sheriffs ID card.

An account for a minor will require a parent as a joint owner on the account.

For quicker access to the annuity funds, the credit union recommends direct deposit of the annuity check to the account. The credit union can provide a direct deposit form to be used for this purpose. After **June 30th, 2018** the credit union will not accept any annuity checks made payable to a minor if that individual does not have an account with the credit union.