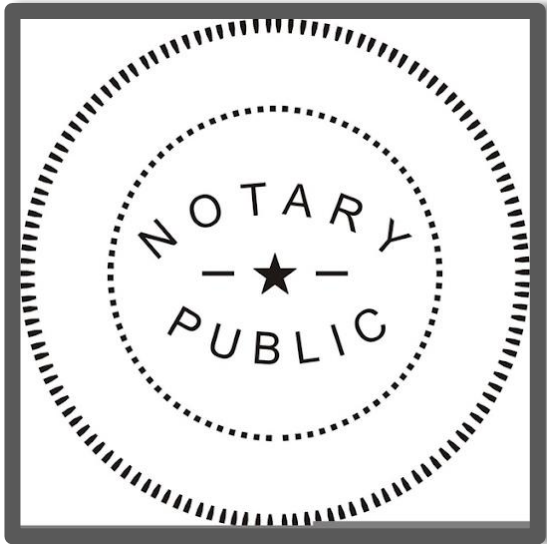


# UNDERSTANDING NOTARY SERVICES



## WHAT IS NEEDED FOR NOTARIZATION?

Most requests for notarization involve the signing of documents. In all cases, the signer and any other witnesses must be present with the notary for the notarization. In addition, the notary will require:

- **Jurat:** The notary will ask you to swear or affirm the truth of the content. You must sign the document in the presence of the notary, even if you've signed it prior to coming to the financial center.
- **Acknowledgment:** The notary will ask you if you signed the document on your own free will for the purpose stated.

## WHY WOULD A NOTARY BE UNABLE TO COMPLETE A NOTARIZATION?

### STEPS TO NOTARIZE:

- All signer(s)/witness(es) must be present in person
- The Notary will examine the document for completeness and ensure all pages are included
- Provide proper identification from all signer(s)/witness(es)
- Provide verbal confirmation
- Acquire completed notarial certificate

- All signer(s)/witness(es) are not present in person with the notary.
- A document has missing pages or blank spaces that affect the intent of the document.
- The signer cannot produce ID.
- The notary believes changes to the document may be made after it has been signed.
- There is no notarial certificate on the document and the signer cannot tell which notarial act is required.
- The signer and the notary are not able to communicate with each other.
- The notary believes the signer does not understand the purpose or consequences of signing.
- For certain notarial requests that involve complex rules or unfamiliar notarial types, or due to other work obligations, the notary may recommend that you obtain further consultation with other notary service providers or legal counsel.

## IS THERE A FEE FOR NOTARY SERVICES?

ILLINOIS STATE CREDIT UNION DOES NOT CHARGE A FEE FOR ANY NOTARY SERVICE

