

ACCOUNT TYPE

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed below unless the credit union is notified in writing of a change.

Suffix *		Suffix *	
<input type="checkbox"/> Share/Savings	_____	<input type="checkbox"/> Money Market	_____
<input type="checkbox"/> Share Draft/Checking	_____	<input type="checkbox"/> Living Trust	_____
<input type="checkbox"/> Share Certificate	_____	<input type="checkbox"/> Other	_____

*The account number for each of the accounts listed above consists of the suffix added to the end of the Member Number listed below. If this card applies to more than one account of the same type, more than one suffix will be listed for that account type.

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member/Owner _____
 Street _____
 City/State/Zip _____
 Home Phone () _____
 Work Phone () _____
 E-mail _____
 Eligibility for Membership _____

Member No. _____

SSN/TIN _____
 Driver's Lic. No. _____
 Date of Birth _____
 Password _____
 Employment _____

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

- (1) *The number shown on this form is my correct taxpayer identification number,*
- (2) *I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and*
- (3) *I am a U.S. person (including a U.S. resident alien).*

Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X _____ Signature	_____ Date	X _____ Signature	_____ Date
X _____ Signature	_____ Date	X _____ Signature	_____ Date

ACCOUNT SERVICES

- Payroll Deduction/Direct Deposit ATM Card _____
- Overdraft Protection (Indicate transfer priority below) Debit Card _____
- _____ Audio Reponse _____
- PC Access/Internet Banking _____ Other _____

ACCOUNT OWNERSHIP

Designate the ownership of the accounts and responsibility for the services requested.

- Individual Joint Account with Survivorship Joint Account without Survivorship

Joint Owner _____ SSN/TIN _____

Street _____ Driver's Lic. No _____

City/State/Zip _____ Date of Birth _____

Home Phone () _____ Password _____

Listed Unlisted E-mail _____

Work Phone () _____

Joint Owner _____ SSN/TIN _____

Street _____ Driver's Lic. No _____

City/State/Zip _____ Date of Birth _____

Home Phone () _____ Password _____

Listed Unlisted E-mail _____

Work Phone () _____

ACCOUNT DESIGNATIONS

- Payable on Death (POD)/Trust Account All accounts Designate specific account(s)

Beneficiary/POD Payee _____ Beneficiary/POD Payee _____

Street _____ Street _____

City/State/Zip _____ City/State/Zip _____

Agency Print name of Agent _____

Signature _____ (date) _____

- All Accounts Designate specific account(s) _____

UTTMA/UGMA (as custodian for _____ (minor) under the
Uniform Transfers/Gifts to Minors Act) Minor's TIN/SSN _____

Other _____ See Account Authorization Card

FOR CREDIT UNION USE ONLY See Account Change Card See Insurance Beneficiary Card

Date of Membership _____ Opened /App'd by _____ Member Verification _____

- Credit Report Check Verify PIN Request
- Access Card Audio Response PC Access/Internet Banking