

ACCOUNT TYPE

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

- Share/Savings Share Draft/Checking Share Certificate
 Money Market Living Trust Other _____

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member/Owner _____ Member No. _____
Street _____ SSN/TIN _____
City/State/Zip _____ Driver's Lic. No. _____
Home Phone () _____ Date of Birth _____
Work Phone () _____ Mother's Maiden Name _____
Employment _____ E-mail _____
Eligibility for Membership _____

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 () _____ Mother's Maiden Name _____
Work Phone () _____ E-mail _____
Joint Owner _____ SSN/TIN _____
Street _____ Driver's Lic. No. _____
City/State/Zip _____ Date of Birth _____
Home Phone () _____ Mother's Maiden Name _____
Work Phone () _____ E-mail _____

ACCOUNT SERVICES

- Payment Deduction/Direct Deposit ATM Card Debit Card Audio Response
 Overdraft Protection (indicate transfer priority below) _____ PC Access/Internet Banking _____
_____ Other _____

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

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 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