

APPLICATION FOR MEMBERSHIP



Member No./
Account No.

IMPORTANT ACCOUNT OPENING INFORMATION: Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Please check this box if you are currently a member and adding an account or changing account information. If so, each person to the new or changed account need only sign this Application and correct any applicable information.

I. INDIVIDUAL MEMBER INFORMATION

Name (Last, First, Middle)		Date	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	Social Security No. (SSN)	
Birth Date	Home Telephone No.	Driver's Lic. No. / Passport No., Issuer, Issue Date, Exp. Date			
Present Address (Street, City, State & Zip)			Do You <input type="checkbox"/> Own or <input type="checkbox"/> Rent	County	How Long
Permanent Address				County	How Long
Employer			Position/Title		How Long
City & State		Business Telephone No.	Member E-mail		
Member Eligibility and Identification				Mother's Maiden Name (last)	

Name and Address of someone who will always know your location:

II. JOINT APPLICANT OR MINOR INFORMATION

Name (Last, First, Middle)		Social Security No. (SSN)	Relationship to Member
Birth Date	Home Telephone No.	Driver's Lic. No. / Passport No., Issuer, Issue Date, Exp. Date	
Address (Street, City, State & Zip)			
Employer			Mother's Maiden Name (last)
City & State		Position/Title	Business Telephone No.

III. ACCOUNT TYPES

Please select the account types you want. If approved, we will open the account(s) as one of the following: (1) in the name of the Member only if section I is completed; (2) in the name of the Member and the Joint applicant as joint tenants with right of survivorship if both sections I and II are completed; or (3) in the name of the Member as custodian for the named Minor if both sections I and II are completed and the appropriate box below is checked and completed. If you are uncertain about the type of account you want or the meaning of the terms used in this section, please read ACCOUNT TYPES on page 2.

- | | | |
|--|-------|--|
| <input type="checkbox"/> Savings/Share Savings Account | _____ | <input type="checkbox"/> Designation of Transfer on Death Beneficiary(ies): (Name & address) |
| <input type="checkbox"/> Money Market Account | _____ | |
| <input type="checkbox"/> Checking/Share Draft Account | _____ | |
| <input type="checkbox"/> Wire transfer* | _____ | |
| <input type="checkbox"/> _____ | _____ | <input type="checkbox"/> Designation of Uniform Transfers (or Gifts) to Minors. |
| <input type="checkbox"/> _____ | _____ | If you check this box you hold this account "as custodian for" |
| <input type="checkbox"/> _____ | _____ | (name of minor) _____ |
| <input type="checkbox"/> _____ | _____ | under the laws of the state in which the Credit Union is located. The |
| | | minor is the owner of this account. |

IV. ADDITIONAL SERVICES REQUESTED

- | | |
|---|---|
| <input type="checkbox"/> ATM Card: Number of Cards requested _____ | <input type="checkbox"/> Payroll Deduction _____ |
| (Caution: for security reasons do not select your SSN, Date of Birth or other separately discoverable number as your PIN) | <input type="checkbox"/> Automatic Transfers _____ |
| | <input type="checkbox"/> Direct Deposit _____ |
| | <input type="checkbox"/> Overdraft Protection _____ |

V. SIGNATURES AND CERTIFICATIONS

BACKUP WITHHOLDING CERTIFICATIONS - Check box A only if true or box B. Write in the appropriate TIN/SSN. If you do not have a TIN/SSN, see the "Number Applied for" instructions on page 2. TIN/SSN _____

A. By signing below, I certify under penalties of perjury that (1) the Taxpayer Identification Number (TIN) shown on this form is my correct TIN; (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding (and have written "Exempt" after my TIN on the TIN blank), 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 informed me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. resident alien). (NOTE: You must cross out Item 2 above if the IRS has notified you that you are subject to backup withholding because of underreporting of interest or dividends).

B. A separate certification has been completed. By signing below, the undersigned apply for membership in this Credit Union; agree to its by-laws and the terms and conditions of any approved account, as amended from time to time; and authorize the Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency on the undersigned, as individuals. The undersigned certify that information provided on this Application is true and correct and that the terms on the Application apply to all accounts held by the undersigned at this Credit Union. By checking the boxes below, the undersigned acknowledge receipt of the named disclosures and the terms and conditions that apply to any approved account.

- Truth in Savings Electronic Funds Transfer Funds Availability Privacy _____

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

Member's Signature and Certification X _____ Date _____

Joint - Applicant's Signature X _____ Date _____

VI. CREDIT UNION USE

Account Title: _____
 Initial Amount \$ _____ Form: cash _____ Form of I.D. _____
 This account was verified through _____ Number of Cards received _____
 This application approved _____ by _____

APPLICATION INSTRUCTIONS

The information in this Application for Membership is in summary form only and does not represent all of the applicable terms and conditions. As used in this application, the words "we," "our," and "us" mean the credit union and the words "you," "your," and "I" mean the applicant(s). We reserve the right to deny any Account Type, applicant or agent before we have approved this application.

SECTION I. INDIVIDUAL MEMBER INFORMATION - In this area you should provide us with the requested information. If you are the person who completes this information, you should place your SSN in the "TIN/SSN" line in the area marked "BACKUP WITHHOLDING CERTIFICATION," unless you are applying for a special Account Type, such as a Uniform Transfers or Gifts to Minors Act (see below) account.

SECTION II. JOINT APPLICANT OR MINOR INFORMATION - In this area you should provide us with the requested information regarding any additional owner of the account or the Minor in the case of a Uniform Transfers or Gifts to Minors Act account.

SECTION III. ACCOUNT TYPES - These rules apply to your account. The ownership types defined here will be supplemented and/or amended by any separate terms and conditions provided to the applicant(s). You may contact us if you don't want any of the ownership types to which we refer.

Individual Account - This account is owned by one person.

Joint Account With Right of Survivorship - This account is owned by two or more persons. As used in this application, a "joint" account includes a survivorship provision between the owners of the account. This means that each of you intend and agree that after your death the balance in the account may be paid to the survivor(s). If two or more of you survive, you intend and agree that you hold the balance in the account as joint tenants with survivorship and not as tenants in common.

If this account is issued to a husband and wife, you both intend and agree that any community property in the account be transmuted (changed) into separate property and that all property in the account is held jointly with right of survivorship. This means that after the death of either of you, the balance in the account may be paid to the surviving spouse.

Designation of Transfer on Death Beneficiary(ies) - We may pay the balance in the account to the beneficiary or beneficiaries you name only after your death if the beneficiary is then living. You may (1) change beneficiaries, (2) change account types and (3) withdraw all or part of the balance in this account at any time. If two or more of you create this type of account, you own the account jointly with right of survivorship.

If the laws of the state in which we are located permit, this is a "pay on death" (or POD) account. If the laws of the state in which we are located do not permit POD accounts, your deposit will be treated as a "revocable trust," "Totten Trust," or as otherwise required by the laws of the state.

We may require you to complete additional forms if you check this box on page one.

Designation of Uniform Transfers or Gifts to Minors Act Accounts - All states have adopted a version of a law that allows a parent (or other donor) to set up an account as a "custodian" for a child. This law is called either the "Uniform Transfers" or the "Uniform Gifts" "to Minors Act" depending on the state in which we are located. The child gets free use of the account when he or she reaches the age of majority. Before that time, the account must be used for the benefit of the child. For this type of account, the child's SSN/TIN is used for the "BACKUP WITHHOLDING CERTIFICATION." You should place the Minor's name and other account information in SECTION II. If you check the box on page one that specifies this Account Type, you agree to be bound by the Act in effect in the state in which we are located.

SECTION IV. ADDITIONAL SERVICES REQUESTED - To request services listed on page one, check the boxes. We may provide other services not listed in this section. You may write those services on the blank lines that are provided. For some of these services, you must complete a separate agreement.

TAX INFORMATION INSTRUCTIONS

(FOR SECTION V BACKUP WITHHOLDING CERTIFICATIONS)

GENERALLY

We must now withhold the percentage allowed under the Internal Revenue Code of the taxable interest paid on this account if:

- 1) you fail to furnish your taxpayer identification number (TIN) to us, or
- 2) the Internal Revenue Service notifies us that you furnished an incorrect taxpayer identification number, or
- 3) you are notified that you are subject to backup withholding because you have failed to report all interest and dividend payments, or
- 4) you fail to certify that you are not subject to backup withholding because of a failure to report all interest and dividend payments, or you fail to certify your taxpayer identification number.

TAXPAYER IDENTIFICATION NUMBER (TIN)

There are two types of taxpayer identification numbers:

- (a) SOCIAL SECURITY NUMBERS - These are nine digit numbers taking the form of 000-00-0000. Social Security Numbers identify and should be used by individual persons.
- (b) EMPLOYER IDENTIFICATION NUMBERS - These are also nine digit numbers taking the form of 00-0000000. These numbers identify and should be used by corporations, partnerships, non-profit associations, certain trusts, estates of decedents, and similar non-individual persons.

Generally speaking, interest or dividends earned on an account should be reported to the IRS under the name and taxpayer identification number of the person who owns the principal in the account. This person should report this interest on his income tax return.

Section 6109 of the Internal Revenue Code requires you to provide your taxpayer identification number to us whether or not you file a tax return. These numbers are used to identify the interest and dividends paid to you.

BACKUP WITHHOLDING

To prevent backup withholding on the interest and dividend payments you receive, you must certify that the taxpayer identification number you provide is correct and that you are not subject to backup withholding because of a failure to report your interest and dividend payments. In order to make these certifications, check box (A) on page one of this form and sign the certification.

If you are subject to backup withholding, you should still provide and certify your taxpayer identification number.

EXEMPT RECIPIENTS

Certain types of accounts are exempted from backup withholding and certain payments of interests are not subject to backup withholding. Review the descriptions set out below and complete certification (A) on page one if applicable, then sign the certification.

NUMBER APPLIED FOR

If you have applied for (or intend to apply for) a number, write "Applied for" in the area where your TIN/SSN would be placed on page one. When you receive your number, contact us to complete a new certification. If you do not provide us with your TIN within 60 days we are required to begin backup withholding.

If you do not have a taxpayer identification number or you do not know your number, contact the local office of the Social Security Administration or the Internal Revenue Service.

NOTICE TO NON-RESIDENT ALIENS

In order to prevent the reporting of your interest payments, you should provide your name, address, taxpayer identification number (if any) and certify under penalties of perjury your non-resident alien status. To do this, you must provide a certification on a separate document. (You can get this document from us.) Failure to provide this certification may result in backup withholding.

PENALTIES

In addition to the withholding, you may be subject to the following penalties:

- 1) If you fail to give us your correct taxpayer identification number, the IRS may impose a penalty of \$50.00 for each failure (unless your failure is due to reasonable cause and not willful neglect).
- 2) If you make a false statement which results in an avoidance of withholding or you make a false certification, you may be subject to civil penalties of up to \$500.00 and criminal penalties including fines and/or imprisonment.
- 3) If you fail to report all of your reportable interest and dividend payments, the IRS may impose a penalty of at least 5% of the underpayment of tax.

Payees Exempt from Backup Withholding

We are not required to backup withhold if the payee is:

- An organization exempt from tax under section 501(a) or an individual retirement plan.
- The United States or any of its agencies or instrumentalities.
- A state, the District of Columbia, a possession of the United States, or any of their political subdivisions, or instrumentalities.
- A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

- A corporation.
- A foreign central bank of issue.
- A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.
- A futures commission merchant registered with the Commodity Futures Trading Commission.
- A real estate investment trust.
- An entity registered at all times during the tax year under the Investment Company Act of 1940.
- A common trust fund operated by a bank under section 584(a).
- A financial institution.
- A middleman known in the investment community as a nominee or custodian.
- A trust exempt from tax under section 664 or described in section 4947.

Payments of interest not generally subject to backup withholding include the following:

- Payments of interest on obligations issued by individuals. **Note:** You may be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided your correct taxpayer identification number to the payer.
- Payments of tax-exempt interest (including exempt interest dividends under section 852).
- Payments described in section 6049(b)(5) to nonresident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.
- Payments of mortgage or student loan interest.

Exempt payees described above should complete this form to avoid possible erroneous backup withholding. Because certain payments exempt from backup withholding are nevertheless subject to information reporting, if you file this form with the payer, furnish your taxpayer identification number and certify the correctness of that number and certify that you are an exempt recipient.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details, see the regulations under sections 6041, 6041A, 6045, 6050A, and 6050N.