

Name (Last, First, MI): _____

Street Address: _____ Account Number: _____

City/State/Zip: _____ Birth Date: _____

Home Phone: _____ SS/Tax ID #: _____

Work Phone: _____ D/L #: _____

Employer: _____ Dept.: _____

Employer Address: _____

Membership Eligibility: _____ Mother's Maiden Name: _____

I hereby make application for membership in and agree to conform to the Bylaws, as amended, of **SECURE FIRST CREDIT UNION**. I certify that: I am within the field of membership of Secure First **CREDIT UNION**; the information provided on this application is true and correct; and my signature on this card applies to all accounts under my name at Secure First **CREDIT UNION** now or in the future.

Signature (Primary): _____ Date: _____

Application approved by Membership Officer: _____ on Date: _____

ACCOUNT OWNERSHIP AND RECEIPT OF TERMS AND DISCLOSURES

As primary account holder, I authorize Secure First Credit Union to provide full ownership rights and unrestricted access to this account to those individuals listed in the "Joint Account Ownership" section, if any.

By signing below, I certify that information provided is true and complete. I agree that Secure First **CREDIT UNION** may collect and share information and use credit reporting agencies to verify information, as authorized by law, in consideration of my application for products, services, and extension of credit. I acknowledge receipt of Secure First **CREDIT UNION'S** documentation including its accounts' terms and conditions, electronic funds transfer disclosure, funds availability disclosure, Truth-In-Savings disclosure, fees and service charges, and other applicable information. I understand and agree to comply with the terms and disclosures in effect at this time and to comply with future changes that may occur.

I understand and agree that if I choose to close this account within six months of its opening date, a \$5.00 account closure service charge will be assessed. I also understand that Secure First **CREDIT UNION** has the right to impress and enforce a statutory lien against my savings and dividends – without further notice to me – in the event I fail to satisfy a financial obligation and that, at its option, it may restrict/deny access to products and services and/or close accounts if I violate any terms thereof or fail to satisfy a financial obligation.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature (Primary): _____ Date: _____

**TAXPAYER IDENTIFICATION NUMBER 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) That 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 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) above and complete a W-8BEN if you are not a U.S. person.

Signature (Primary): _____ Date: _____

JOINT ACCOUNT OWNERSHIP

SECURE FIRST CREDIT UNION is authorized to provide full ownership rights and unrestricted access to this account for the transaction of any business by individuals listed below. All owners of this account hereby agree that all sums now paid in, or heretofore or hereafter paid in, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor(s) shall be valid and discharge Secure First **CREDIT UNION** from any liability for such payment. Any one or all joint owners may pledge all or any part of the balance in this account as security to a Secure First **CREDIT UNION** loan(s).

The joint owners understand and agree to comply with the terms and disclosures in effect at this time and to comply with future changes that may occur, as set forth in the "Account Ownership and Receipt of Terms and Disclosures" section.

SS/Tax ID #	Last Name	First Name	MI	Birth Date
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<input checked="" type="checkbox"/>	Signature			Date
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SS/Tax ID #	Last Name	First Name	MI	Birth Date
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<input checked="" type="checkbox"/>	Signature			Date
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SS/Tax ID #	Last Name	First Name	MI	Birth Date
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<input checked="" type="checkbox"/>	Signature			Date
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SS/Tax ID #	Last Name	First Name	MI	Birth Date
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<input checked="" type="checkbox"/>	Signature			Date
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