

MEMBERSHIP APPLICATION & ACCOUNT AGREEMENT

<input type="checkbox"/> NEW MEMBER	<input type="checkbox"/> (Account Type)	<input type="checkbox"/> (Date Opened)
<input type="checkbox"/> INDIVIDUAL ACCOUNT	<input type="checkbox"/> JOINT ACCOUNT	<input type="checkbox"/> (Date Opened)
<input type="checkbox"/> SHARE ACCOUNT (Date Opened)	<input type="checkbox"/> SHARE DRAFT (Date Opened)	<input type="checkbox"/> (Account Type) (Date Opened)

* THIS CARD MAY BE USED FOR MULTIPLE ACCOUNTS ONLY IF: 1) ALL ACCOUNTS LISTED ABOVE ARE INDIVIDUAL ACCOUNTS OF THE MEMBER; OR 2) ALL ACCOUNTS LISTED ABOVE ARE OWNED BY ALL JOINT OWNERS SHOWN BELOW. ANY CHANGES AND/OR THE ADDITION OF A NEW ACCOUNT(S) REQUIRES THE CONSENT AND SIGNATURE OF ALL JOINT OWNERS. FOR ADDITIONAL ACCOUNTS OF THE MEMBER WITH OWNERSHIP OTHER THAN THAT SHOWN BELOW, A SEPARATE SIGNATURE CARD MUST BE USED.

I HEREBY MAKE APPLICATION FOR MEMBERSHIP IN AND AGREE TO CONFORM TO THE BY-LAWS (AS AMENDED) OF THE _____ CREDIT UNION.

ACKNOWLEDGEMENT OF RECEIPT AND ACCEPTANCE OF TRUTH-IN-SAVINGS DISCLOSURE

By signing below, I acknowledge that I have received a copy of the Credit Union's Truth-in-Savings Disclosure ("Disclosure") and that I have received a copy of the current Rate and Fee Schedule. All the terms, conditions and information contained in the disclosure and any amendments thereto ("Application") are by this reference incorporated in their entirety into this membership application and account agreement (application). I authorize the Credit Union to obtain credit reports in connection with this account and any future services provided by the Credit Union as permitted by law. I agree to be bound by the terms and conditions of the Disclosure and Application. I understand that the Credit Union may verify all information I have given on the Application.

X _____ DATE _____
 MEMBER SIGNATURE

X _____ DATE _____
 JOINT OWNER SIGNATURE

MEMBER INFORMATION

MEMBER NAME (PLEASE PRINT) _____ SOCIAL SEC. NO. _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

HOME PHONE _____ BUSINESS PHONE _____

TYPE OF IDENTIFICATION (EXP. DATE) _____ EMPLOYER _____

DATE OF BIRTH _____ MOTHER'S MAIDEN NAME _____

JOINT OWNER INFORMATION

JOINT OWNER NAME (PLEASE PRINT) _____ SOCIAL SEC. NO. _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

HOME PHONE _____ BUSINESS PHONE _____

TYPE OF IDENTIFICATION (EXP. DATE) _____ EMPLOYER _____

DATE OF BIRTH _____ MOTHER'S MAIDEN NAME _____

DESIGNATION OF BENEFICIARY (PAY-ON-DEATH PAYEE)

SHARES BENEFICIARY (member)
 In the event of my death and all other joint owners predecease me, I hereby designate the person(s) whose name(s) appears below as my beneficiary to receive any and all amounts in this account(s).

NAME OF BENEFICIARY	ADDRESS

MEMBER SIGNATURE **X** _____

SHARES BENEFICIARY (joint owner)
 In the event of my death and all other joint owners predecease me, I hereby designate the person(s) whose name(s) appears below as my beneficiary to receive any and all amounts in this account(s).

NAME OF BENEFICIARY	ADDRESS

JOINT OWNER SIGNATURE **X** _____

OVERDRAFT PROTECTION YES NO
 Share Draft Account overdrafts will be covered by a transfer from:
 Share Account # _____ Share Account # _____ Loan # _____

PAYER'S REQUEST FOR TAXPAYER IDENTIFICATION NO.: Name _____

PART I. Taxpayer Identification Number (TIN). Enter your TIN in the box below. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on the back of this form. For other entities, it is your employer identification number (EIN). If you do not have this number, see Instructions How to get a TIN.
 NOTE: If the account is in more than one name, see the chart on the back of this form.

Social Security No. or Employer I.D. Number: _____

PART II. Certification. Under penalties of perjury I certify that:
 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
 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. You must 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. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See instructions on the back of this form)

Signature: **X** _____ Date: _____
 (Signature of the person whose TIN is stated above)

FOR CREDIT UNION USE ONLY

Include name of system used to verify Member information:	This Application for Membership Approved By:
System _____ Date _____	Signature _____ Date _____