C&O UNITED CREDIT UNION

Membership Application

(PLEASE PRINT)

Membership Number _____ Individual Account ____ Joint Account ____ To Make Joint ____

Primary Member (1) _____ SSN# (1) _____
LAST *FIRST*

Employer (1) _____ Date of Birth (1) _____

Home Address _____ City _____ State _____ Zip _____

Mother's Maiden Name _____ email _____

Home Phone _____ Work Phone _____

Joint Owner (2) _____ SSN# (2) _____

Employer (2) _____ Date of Birth (2) _____

Home Address _____ City _____ State _____ Zip _____

Mother's Maiden Name _____ email _____

Home Phone _____ Work Phone _____

Joint Owner (3) _____ SSN# (3) _____

Home Address _____ City _____ State _____ Zip _____

Membership Eligibility

Company Name _____

Family Member of _____ Relationship _____

Please **INITIAL** accounts/services which you wish to open/use:

____ Share Account *(Savings)*
____ Christmas Club
____ Vacation Club
____ Escrow
____ Kid's Club
____ Special
____ Checking *(Draft Checking Account)*
____ Bill Pay
____ E-Statements
____ ATM Card(s)
____ Overdraft Protection
____ Payroll Deduction
____ Other

CREDIT UNION USE ONLY ____ Member Account Agreement and Required Disclosures

_____ Draft Account Number _____ Debit Card Application _____ ATM Application

Type of ID _____ ID# _____

This application approved by _____ on _____, 20____

I (We) agree to terms and requirements which I (We) have received on the above accounts/services and agree that the Credit Union may change those terms and requirements from time to time. **TAXPAYER IDENTIFICATION CERTIFICATION AND BACKUP WITHHOLDING - I (primary member) certify under penalties of perjury that (a) the number shown on the front of this form is the correct taxpayer identification number and (b) I am not subject to backup withholding as a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding. *(If you are subject to backup withholding you are not permitted to have a joint account.)*** The Credit Union is hereby authorized to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for this (these) account(s). The joint owners of this account hereby agree with each other and with said Credit Union that all sums now paid in on all shares, or heretofore or hereafter paid in on all shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, 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 or survivors shall be valid and discharge said Credit Union from any liability for such payment. Any or all of said joint owners may pledge all or any part of the shares in this regular share (savings) account as collateral security to a loan or loans from the Credit Union. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made. **INITIAL DEPOSIT** of $5 required to primary share account. I understand this will be deposited in my primary share account to maintain my membership. "The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding." By signing below, you acknowledge receipt of and agree to be bound by the terms of the agreements and disclosures for each account/service selected above.

X _____ X _____

Primary Member's Signature Date Joint Owner's Signature Date