

# Membership Account Agreement

## Credit Union / Association:

By signing this Agreement, you agree and apply for membership in Connexus Credit Union and any applicable charitable Association that may be required for membership. It is agreed that if more than one person signs this application, this account is jointly held by the parties named hereon. Upon the death of any of them, ownership or all funds in this account are passed on to the survivor.

I(We) understand Connexus Credit Union will provide me(us) with its bylaws and amendments upon request and will advise me(us) of any restrictions or limitations imposed by applicable law. I(We) will receive disclosures from Connexus Credit Union regarding my(our) loan and member accounts regarding terms, conditions, rates, fees and other important information. I(We) authorize Connexus Credit Union to check my(our) account, credit, employment history and to obtain a credit report now or in the future.

I(We) further understand that payment of any withdrawal shall be subject to bylaws and amendments thereto of Connexus Credit Union and any restrictions or limitations imposed by applicable law. Furthermore, Connexus Credit Union may, subject to applicable law, apply amounts now or hereafter credited to such account to the payment of any indebtedness which I(we) now have or may have to Connexus Credit Union.

I(We) further understand that I(we) will have a share account required for membership in Connexus Credit Union and that moneys deposited in this account earn dividends as determined by policy of the board of directors of the Connexus Credit Union. This account is non-transferable.

## Taxpayer identification & Certification:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Under penalties of perjury I(we) certify that: (1) The number shown on my credit application is my correct social security social security 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 IRS that I am subject to backup withholding as a result of a failure to report all interest 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).

## 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 of underreporting interest or dividends on your tax return. (Also see Signing the Certification under Specific Instruction on Form W-9).

**I(We) hereby make application for membership of Connexus Credit Union effective as of the date listed on the retail contract/loan agreement and agree to conform to these bylaws and terms & conditions, and any amendments thereto, of Connexus Credit Union and applicable Association that may be required as described above.**

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

SIGNATURE \_\_\_\_\_

SIGNATURE \_\_\_\_\_