



**Membership Eligibility:** To be eligible for membership, you must be an individual or entity as set forth in the Credit Union's field of membership and must purchase and maintain at least one share (the "membership share") as required by the Credit Union's bylaws. You authorize us to check your account, credit, and employment history and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for the accounts and service you request. Federal law (USA Patriot Act Sec. 3226) requires that all financial institutions obtain, verify and record information that identifies each person who opens an account. Therefore, when you open an account, we will ask for your name, address, date of birth and other information that will enable us to identify you. We may also ask to see your government issued identification or other identifying documents.

**Authorization and Agreement:** By signing the "New Member Application," I/we acknowledge receipt of Truth-in-Savings, Electronic Funds Transfer, Funds Availability, Terms and Conditions Disclosure, Privacy Notice, and agree to those terms and conditions as listed and as amended by the Credit Union from time to time. If I/we select Bill Payer Service, I/we also agree to be bound by the terms and conditions of the Bill Payer Service. If I/we authorize changes, I/we understand and agree that, except as indicated on the "New Member Application," the information, terms and conditions set forth in the "New Member Application" will remain in effect. I/we also understand that all account disclosures are incorporated by this reference. These disclosures were distributed at the time of opening my/our Membership Savings account or upon request.