



How to Become a Member of America's Christian CU Church/Ministry/Business Membership Check List

Documentation

Return completed and signed original Church/Business Account Agreement

All of the following are included in the Account Agreement:

- Field of Membership/Statement of Faith Certificate
- Signature Card
- Application and Agreement for Membership
- W-9

Provide Board Minutes showing account representatives for all banking activities

Provide State Recorded and Stamped Articles of Incorporation

Provide Driver's Licenses/State Issued ID's for all those conducting banking business on behalf of your organization

Provide proof of Federal Tax ID #/Employee ID # issued by the IRS
(A letter from the IRS showing the Tax ID # or a 1099 Form would suffice)

Deposit and One Time Membership Fee

Include the one time \$5.00 Membership Fee

Include your opening Membership Savings Deposit of at least \$100.00

Include an additional \$100.00 deposit if you are opening a Business Checking

How to Apply for a Business Visa Account

1. Establish Membership
2. Return completed and signed Visa Application
3. Provide year-to-date and previous past two years of financial statements (See application for specific requirements)



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MINISTRY/BUSINESS ACCOUNT AGREEMENT



STEWARDSHIP IN ACTION >
EVERY STEP OF THE WAY...

FIELD OF MEMBERSHIP

By law, members of a credit union must share a “common bond.” For America’s Christian CU, this bond is expressed through our statement of faith. Membership at America’s Christian CU requires alignment with our Field of Membership. We ask that as part of your application, you review and sign the Statement of Faith below which describes our Field of Membership.

STATEMENT OF FAITH

As a financial institution deeply rooted in a Wesleyan Holiness identity.

We believe:

In one God, the maker and sustainer of all things who in unity exists in three persons: the Father, the Son, and the Holy Spirit.

Jesus Christ, the Son, was fully human and fully God. He is our only mediator with God. Through His life, death, and resurrection God was reconciling all creation back to Himself.

The Holy Spirit proceeds from the Father and the Son and is one with them. He is the agent in our conviction, regeneration, adoption, sanctification and glorification. He is our Lord’s ever-present self, indwelling, assuring and enabling the believer. He is the church’s life and witnessing power. He bestows the love of God and makes real the lordship of Jesus Christ in the believer. In relation to the world He is the Spirit of truth, and His instrument is the Word of God.

The Bible is God’s written Word, uniquely inspired by the Holy Spirit. It bears unerring witness to Jesus Christ, the living Word. It has authority over all human life and teaches the way of salvation and the life of faith in Jesus Christ.

In God’s own time, Jesus Christ will return, the dead will be raised and His final judgment will determine the eternal destiny of every person.

God created human beings in His own image, innocent, morally free and responsible to choose between good and evil, right and wrong. By sin humans are corrupted in their very nature so that from birth they are inclined to sin. Through faith in Jesus Christ their sins are forgiven by God’s grace and, subsequently by faith, the Holy Spirit cleanses their nature so that the holiness of God is being restored.

By signing, we indicate that we are in alignment with the Wesleyan Christian Doctrine as shown in America’s Christian Credit Union’s Statement of Faith and its identity as described in the above. For a further understanding of our Statement of Faith, please refer to our Statement of Faith and Christian Conduct.

Pastor/Business Owner *(Please Print)*

Signature

Date

Treasurer or Board Secretary *(Please Print)*

Signature

Date



SIGNATURE CARD

1 APPLICATION

New Account

Supersedure

Member # _____

Important Information About Procedures For Opening A New Account: 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, 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.

Ownership of Account: Sole Proprietorship Corporation- Not for Profit Corporation-For Profit Partnership Limited Liability Co.

Church / Ministry / Church Related Account

Denomination: _____

Church/Ministry Name: _____ Independent (check if church/ministry is nondenominational)

Physical Address: _____

Alternate Mailing Address: _____

Business

Business Name: _____

Physical Address: _____

Owner's Name: _____
(Owner must be a personal member at ACCU, in order for the business to be eligible for membership)

Alternate Mailing Address: _____

2 INITIAL DEPOSIT

Savings (Required) \$ _____ (Min. \$105.00 - includes \$5.00 membership fee)

Checking (Optional) \$ _____ (Min. \$100.00) VISA® Debit/ATM Card (Optional)

Check here if **two** signatures will be required on all checks Two signatures required for checks over \$ _____.

3 BOARD INFORMATION

Pastor/President: _____ Home/Cell Phone: _____

Home Address: _____

Treasurer: _____ Home/Cell Phone: _____

Home Address: _____

Board Secretary: _____ Home/Cell Phone: _____

Home Address: _____

Church/Business Phone: _____ Fax: _____

E-mail Contact Name: _____ E-mail Address: _____ Church/Business Website: _____

4 AUTHORIZED SIGNERS

A copy of each account signer's driver's license is required for all new signers in order for that person to be authorized to act on behalf of the church/ministry/business.

****Church/Ministry Accounts require a minimum of two signers on the account****

Name (please print) _____

Social Security Number _____ Date of Birth _____

Signature _____ Authorized for INFO ONLY

Title _____ VISA® Debit Card ATM/Cash Limit \$ _____

Name (please print) _____

Social Security Number _____ Date of Birth _____

Signature _____ Authorized for INFO ONLY

Title _____ VISA® Debit Card ATM/Cash Limit \$ _____

Name (please print) _____

Social Security Number _____ Date of Birth _____

Signature _____ Authorized for INFO ONLY

Title _____ VISA® Debit Card ATM/Cash Limit \$ _____

Name (please print) _____

Social Security Number _____ Date of Birth _____

Signature _____ Authorized for INFO ONLY

Title _____ VISA® Debit Card ATM/Cash Limit \$ _____

****If adding more than 4 signers, please copy & attach as needed****

(Do not write below - for credit union use only)

Please continue on back side >

Applicant is approved for membership as of this date: _____

Personal Member # _____

Membership Officer _____

Department: _____



Federally insured by the National Credit Union Administration. Additionally insured by American Share Insurance.

APPLICATION AND AGREEMENT FOR MEMBERSHIP IN AMERICA'S CHRISTIAN CREDIT UNION

I, **the undersigned**, hereby make application for membership in America's Christian Credit Union, a California corporation, (hereinafter referred to as "Credit Union") on behalf of the applicant account (hereinafter referred to as "Applicant") and represent and warrant that if the Applicant is incorporated that they are currently in good standing with the state in which the Applicant is incorporated and that, if the Applicant is a foreign corporation doing business in California or any state in which the Applicant makes application for membership in the Credit Union, the Applicant has met all requirements for a corporation doing business in California or the state in which it makes application for membership in the Credit Union. **I, the undersigned**, represent and warrant that (i) I have been directed by the Applicant for which I act to apply for membership in the Credit Union, (ii) I have been granted authority by the Applicant to execute this Application and Agreement for Membership on the behalf of the Applicant, and (iii) I have the authority to bind the Applicant for membership in the Credit Union.

The Applicant hereby agrees to pay the entrance fee established from time to time by the Board of Directors, as a condition of admission to membership in the Credit Union and understands and agrees the Applicant shall not have any membership rights or become a member in the Credit Union until such time as (i) the entrance fee established at the time of this application for membership is paid, (ii) this application for membership has been approved as provided in Sections 14456(a) and 14800(a) if the California Financial Code and (iii) the Applicant has provided any and all information required by the Credit Union to determine the Applicant's corporate existence, the Applicant's standing in the state of its incorporation, the state in which it makes application for membership in the Credit Union and the Applicant's eligibility for membership in the Credit Union. **The Applicant** hereby agrees, as a minimum requirement for the Credit Union's consideration of this Application and Agreement for Membership, to provide (i) if incorporated, a copy of the Applicant's Articles of Incorporation which must be certified if deemed necessary by the Credit Union, (ii) a copy of the most recent statement of its elected officers and directors and agent for service of process for the Applicant, and (iii) the federal tax identification number of the Applicant.

Further the Applicant agrees, upon approval of this Application and agreement for Membership in the Credit Union, (i) to provide the Credit Union with any change in the address of its principal executive office and the address of its office in the state in which it made application for membership or the state or states in which it currently holds a share account, (ii) to provide annually to the Credit Union a statement listing its elected officers and directors and agent for service of process, and (iii) upon request from the Credit Union, a certified copy of a certificate showing the Applicant is a corporation in good standing with the state of incorporation and, if different from the state of its incorporation, the state or states in which it applied for membership in the Credit Union or currently holds a share account. **No waiver** or modifications of this Agreement or any covenant, condition or limitation contained in this Agreement shall be valid unless in writing and executed by the party to be charged with it. This Application and Agreement for Membership in the Credit Union shall be interpreted in accordance with and governed in all respects by the laws of the State of California. **Further the Applicant** agrees: (i) To indemnify the Credit Union against and hold the Credit Union harmless from any and all loss damage, claim or expense which corporation may suffer to incur by reason of the foregoing, (ii) that the Credit Union is under no obligation to pay a share draft which exceeds the balance in the Share Draft Account; the Credit Union may, however, pay such a draft and charge the amount of resulting overdraft to any other share account which the person(s) who signed the share draft is entitled to withdraw from, (iii) the Credit Union is under no obligation to pay a share draft on which the date is more than six months old., (iv) except for the negligence, the Credit Union is not liable for any action it takes regarding the payment or non-payment of a share draft, (v) any dispute regarding an item listed on a monthly or quarterly statement shall be waived, unless made in writing to the Credit Union before the twentieth day following the day the statement is mailed, (vi) the share draft account is subject to service charges in accordance with the rate of schedules adopted by the Credit Union, and (vii) the use of the share draft account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time. The venue for the resolution of any dispute related to or arising out of this Application and Agreement for Membership in the Credit Union shall be the county in which the Credit Union has its principal executive office.

The following boxes should only be checked if this application has been approved and the disclosures are provided to the member, in person, when the account is opened. If the member is not present at the credit union when the account is opened, the disclosures will be mailed or delivered as provided by law.

ACCU Terms & Conditions - "All About Your Account"

Privacy Disclosure

Fee Schedule

5 AGREEMENT

Name of Church/Ministry/Business

Applicant's Federal Tax ID#

Signature (Authorized Signer)

Print Name

Date

Signature (Authorized Signer)

Print Name

Date

6 W-9 FORM

» REQUIRED FOR NEW & SUPERSEDURE «

Form **W-9**

Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

**Give form to the
requester. Do not
send to the IRS.**

Business name

Check appropriate box: Individual/Sole Proprietor Corporation Partnership

Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶

Exempt
payee

Address (number, street, and apt. or suite no.)

City, state, and ZIP code

Part I Taxpayer Identification Number (TIN) / Employer Identification Number (EIN)

Enter your TIN/EIN in the appropriate box. The TIN/EIN provided must match the name of the applicant.

TIN/EIN

Part II Certification

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below).

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.

**Sign
Here**

Signature of
U.S. person ▶

Date ▶



Corporate Checking Account

FREE with your checking account:

Online Banking

E-Statements (effective 4/1/2010- paper statements will incur a \$2.00 per statement fee)

Bill Payer Service

Monthly Service Fees

\$10.00 / Interest bearing account. Refer to dividend information sheet.

(Monthly fee can be waived by using DepositNow as your primary deposit method)

Minimum Opening Deposit

\$100.00

Making Deposits Online- Electronic Check Deposits

DepositNow with Cash Management- deposit from the comfort of your office by scanning your checks and uploading a batch to us electronically. Deposits are credited same business day. View our online demo at: <http://www.cmdemo.com/>

Unlimited Deposits

Same Business Day Credit

Use of DepositNow also waives \$10.00 monthly service fee

(Purchase of DepositNow scanner & Cash Management fees apply)

In Branch Deposits at Nationwide Locations- Cash and/or checks (next Business Day availability)

A one-time \$50.00 deposit set-up fee will be assessed for deposits being made through corresponding banks. This fee covers: 1 Endorsement Stamp & 200 Deposit Tickets

Bank of America/Bank of Oklahoma/ National City (soon to be PNC Bank)

No monthly charge for the first eight (8) deposit tickets. *After the eighth deposit*, there will be a **\$5.00 fee per deposit ticket**. Avoid this fee by following these easy steps when preparing your deposits:

- **Consolidate all deposits into one deposit ticket.** This fee is per deposit ticket, and can be avoided by combining all individual deposits into one ticket. *If more than one deposit ticket is required to itemize individual checks, list the total deposit amount on the last deposit ticket.* Many churches are making individual deposit tickets for each type of deposit such as: Sunday School, Tithe, Building Fund and Faith Promise, yet depositing into the same account at the same time on a weekly basis.
- **Consolidate small deposit amounts into one deposit.** Don't make a deposit every time a nominal check is received unless absolutely necessary to cover outstanding checks written on your account. This will not only save you money, but time, in not going to make a deposit several times a week.
- **Promote electronic giving.** We have several options available for your congregation to give on an automatic basis. This takes the hassle from you in handling each individual check for deposit, plus giving is increased as it is consistent when done automatically.



Effective: 9/30/10

Important Notice:

Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006:

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. The Dept of Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful Internet gambling means to “place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made”.

As a member of America’s Christian Credit Union, these restricted transactions are prohibited from being processed through your account with us. America’s Christian Credit Union will not open new accounts that participate in these types of transactions.