



IRA ACCOUNT OPENING

PERSONAL PROFILE

Personal Record # _____

IMPORTANT INFORMATION: 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 drivers' license or other identifying documents. The information you provide is protected by our privacy policy and federal law.

Personal Information (A photocopy of your driver's license is required)

Name _____ Social Security/TIN # _____

Primary Phone (_____) _____ Work Phone (_____) _____ Birthdate ____/____/____

Driver's License # _____ Exp. Date _____ DL State Issued _____ Mother's Maiden Name _____

Physical Address (No P.O. Box) _____ City _____ State _____ ZIP _____

Mailing Address (if different) _____ City _____ State _____ ZIP _____

E-mail _____ Occupation or occupation retired from _____

For New Members, please complete sections below. Member's social security will be used for tax reporting and is required to open an account with ACCU.

For Joint Owner, skip to the signature section.

NEW MEMBER

Eligibility (check all that apply)

1. I am a: Member Regular Attendee Student/Alumnus Employee

Of (Name of Church/School/Ministry): _____

City _____ State _____ Denomination _____

2. or Immediate family member living in ACCU member's home (Member's Name) _____ Relationship _____
(Immediate family members are not required to sign the Field of Membership and Statement of Faith section.)

How did you first hear about ACCU: Family Friend Work Church School Mail Online Medi-Share Adoption Agency

Magazine Newspaper Event (Name) _____ Other _____ **PROMO CODE** _____

Field of Membership and Statement of Faith Membership at ACCU requires alignment with our Field of Membership.

By signing below, I acknowledge that I have received, understand and am in alignment with the Wesleyan Christian Doctrine and its identity as shown in America's Christian Credit Union's Statement of Faith.

Member's Name _____

Signature and Certification

By signing below, I certify under penalties of perjury that (1) the Taxpayer Identification Number (TIN)/Social Security Number shown on this form is my correct TIN, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding (and have written "Exempt" after my TIN on the TIN blank), 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 informed me that I am no longer subject to backup withholding. I am a U.S. person (including a U.S. resident alien).

By signing below, the undersigned has applied for membership in the credit union; agrees to its by-laws and the Terms and Conditions of any approved account, as amended from time to time; and authorizes the credit union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. The undersigned certifies that the information provided on this Application is true and correct, and that the Terms and Conditions on the Application apply to all accounts held by the undersigned at this credit union.

You agree that America's Christian Credit Union (ACCU) may from time to time make calls and/or send text messages to you at any telephone number associated with your current or future account(s), including wireless telephone numbers that could result in charges to you. The manner in which these calls or text messages are made to you may include, but is not limited to, the use of prerecorded/artificial voice messages and/or automatic telephone dialing system. You further agree that ACCU may send e-mails to you at any e-mail address you provide us or use other electronic means of communication to the extent permitted by law. Consent may be revoked at any time and by any reasonable means.

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

Name: _____ Signature: _____ Date: _____

This area for credit union use only.

Approved By _____ Date _____ Title _____

Disclosures are provided to the member, in person, when the account is opened or mailed if the member was not present.

Truth-in-Savings Disclosure Electronic Funds Transfers Disclosure Funds Availability Disclosure Privacy Disclosure





APPLICATION & ACCOUNT AGREEMENT

This area for credit union use only.
 ACCU CIF# _____
 ACCT # _____
 ACCT # _____
 ACCT # _____
 Approved By _____
 Date _____ Title _____

Select your Accounts

PROMO CODE _____

- Savings
- Christmas Club (maximum \$20,000)
- Vacation Club (maximum \$20,000)
- EduShare
- Premier Checking with overdraft line of credit Requested credit line amount \$ _____ I choose to decline an overdraft line of credit ATM/Debit Card
- Elite Checking (min \$750) with overdraft line of credit Requested credit line amount \$ _____ I choose to decline an overdraft line of credit ATM/Debit Card
- Money Market (minimum \$2,500)
- Money Market Plus (minimum \$25,000)
- Term Share Certificate (minimum \$1,000) Term _____
- IRA Share
- IRA Term Share Certificate (minimum \$500) Term _____

Issue checks for: Checking Account (Upon Request)

Account Signer(s) Account will be: Individual Joint

Owner/Member #1: _____ Date of Birth _____ SSN/TIN# _____ HH Income \$ _____
 Signer #2: _____ Date of Birth _____ Joint Inquiry only Military, Veteran or First Responder

For additional Signers, complete another Account Agreement form

Agreement and Authorization, Terms and Conditions

- Opening or changing an account. I/We request that ACCU open the account(s) or make the change(s) described above. I/We acknowledge receipt of the following disclosures. Important Account Information for our Members: Terms and conditions, Electronic transfers, Funds Availability, and Truth in Savings, Electronic Records Disclosure and Agreement, and Privacy Policy Disclosure to Members. These disclosures are incorporated herein by reference and by which this account is governed. I/We acknowledge and agree that all accounts at ACCU are subject to any and all rules, regulations, bylaws and policies of the Credit Union and its Board of Directors now in effect and as amended or adopted hereafter. Multiple signatures indicate this is a joint account with Right of Survivorship. I/We understand that an attorney should be consulted regarding the validity of any person's survivorship rights to any funds in this account or the fitness of the account or agreement for any particular purpose.
- Tax Reporting. Name and social security number on line 1 will be used for tax reporting.**
- Credit History. I/We authorize ACCU to check my/our credit and employment history, to obtain credit reports, and to answer questions about my/our credit experience with ACCU.
- ATM/Debit VISA Debit Card. If I/we have placed a checkmark in the box next to "ATM/Debit" or "ATM only" adjacent to our name(s) above, by our signature(s) below, I/we apply for and request ACCU issue an ACCU ATM/Debit or ATM only card. If a card is issued to me/us, by using the card, I/we acknowledge receipt of and agree to be bound by the Credit Union's Electronic Funds Transfer Agreement and Disclosures which govern the use of the card(s).
- Security Interest. I/We acknowledge and agree that, as condition for the issuance of an ACCU ATM/Debit or ATM only card, I/we grant ACCU a security interest in the shares and deposits in all joint and single party accounts, as described in the **Terms and Conditions**, in which we have interest.
- Overdraft Protection. Subject to the provisions of the **Terms and Conditions**, if any action is taken with regard to my/our checking account results in the account becoming overdrawn, I/we authorize ACCU to make a transfer from the following account, in the order specified, together with any related fees: 1. _____ 2. _____ 3. _____ 4. _____
- POD (Payable on Death). I/We agree that the person(s) named below is/are designated as POD payee(s). On the death of the last of us to survive, ownership of the account passes to the POD payee(s). I/We understand that an attorney should be consulted regarding the validity of any person's survivorship rights to any funds in the account, the validity of any POD designation, or the fitness of this account or agreement for any particular purpose.

Designation of Transfer on Death Beneficiary

Beneficiary #1: _____ Relationship to Beneficiary _____ Phone (_____) _____
 Address (No P.O. Box) _____ City _____ State _____ ZIP _____
 Beneficiary #2: _____ Relationship to Beneficiary _____ Phone (_____) _____
 Address (No P.O. Box) _____ City _____ State _____ ZIP _____

For additional Beneficiaries, complete another Account Agreement form

Taxpayer Certification and Signature

Under penalties of perjury, I certify that: 1. The number shown on this form is my correct taxpayer identification number; 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 I am a U.S. citizen or other U.S. person. 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.

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

Owner/Member #1 _____ Date _____

Signatures

By signing below, the undersigned has applied for the accounts & services listed above with the credit union; agrees to its by-laws and the Terms and Conditions of any approved account, as amended from time to time; and authorizes the credit union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. The undersigned certifies that the information provided on this Application is true and correct, and that the terms on the Application apply to all accounts held by the undersigned at this credit union. By signing below, the undersigned acknowledges receipt of the named disclosures and the Terms and Conditions that apply to any approved account.

1. Owner/Member #1 _____ Date _____
 2. Signer #2 _____ Date _____

