



MEMBERSHIP APPLICATION AND UPDATE FORM

New account

Change to an Existing Account

Account Type: Savings Checking Holiday Vacation

I hereby make application for membership in and agree to conform to the By-Laws of any membership Qualification Rules or amendments thereof in the 1199 SEIU Federal Credit Union. You authorize 1199 SEIU Federal Credit Union to check your account, credit, and employment histories, and obtain a credit report from third parties, including credit reporting agencies and ChexSystems Consumer Reports and to verify your eligibility for any accounts and services that you request from the Credit Union

| | | |
|---|---------------|----------------------|
| PRINT FULL NAME (FIRST, MIDDLE, LAST) | | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH | MOTHER'S MAIDEN NAME |
| STREET ADDRESS | | |
| CITY/TOWN | STATE | ZIP |
| HOME PHONE | MOBILE PHONE | EMAIL ADDRESS |
| EMPLOYED AT | | DEPARTMENT |
| COMPANY ADDRESS | | |
| JOINT OWNER (OPTIONAL) | | |
| JOINT OWNER STREET ADDRESS (IF DIFFERENT FROM PRIMARY OWNER) | | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH | MOTHER'S MAIDEN NAME |
| CITY/TOWN | STATE | ZIP |
| HOME PHONE | MOBILE PHONE | EMAIL ADDRESS |
| DESIGNATION OF BENEFICIARY | | |
| I (the primary member) hereby direct that in the event of my death, all shares and/or deposits and all accrued dividends and/or interest standing to my credits shall be paid to: | | |
| FULL NAME OF FIRST BENEFICIARY | RELATIONSHIP | PHONE # |
| BENEFICIARY'S ADDRESS | | |
| FULL NAME OF SECOND BENEFICIARY | RELATIONSHIP | PHONE # |
| BENEFICIARY'S ADDRESS | | |
| FOR OFFICE USE ONLY MSR | DATE | MEMBER NUMBER |

SHARE DRAFT CHECKING ACCOUNT AND CHECK CARD REQUEST

Request VISA Check Card for:
PRIMARY OWNER
JOINT OWNER

The 1199 SEIU Federal Credit Union VISA Check Card ("VISA Check Card") will allow you to make purchases only at places that accept VISA. In addition, withdrawals from your Share Draft account can be made at any ATM displaying the "VISA", "PLUS", or ALLpoint logo. The Credit Union participates in the "verified by VISA" program, which will require you to provide/subscribe to the verification program for Internet transactions or your transactions will not be processed.

How does it work? Present the VISA Check Card at any merchant accepting VISA cards. The sale will be completed similar to using a credit card. You will sign the receipt and receive a duplicate. The receipt has complete information: Merchant's name, date of purchase, and amount. **Deduct the amount from your share draft account just as you do when writing a check.** The transaction will be posted to your share draft account. Keep all your receipts.

Need cash? Cash can be obtained at any VISA, PLUS, or ALLpoint ATM 24 hours a day, just like you would with any other ATM card. Cash can also be requested as part of a Point of Sale (POS) transaction when using your PIN. Cash withdrawals will be deducted from your share draft account. (Charges may apply. See fee schedule for details.)

VISA Purchase Daily Limit
\$1,500.00

ATM Cash Withdrawals Daily Limit
\$500.00

CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

Under penalties of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of 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, and that I am, unless designated below, a U.S. person (including a U.S. resident alien.)

By signing below, I acknowledge the receipt of all disclosure documents associated with the credit union products I have chosen.

X Signature of member _____ Date _____

X Signature of joint owner (if applicable) _____ Date _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT La INFORMACION IMPORTANTE ACERCA DE PROCEDIMIENTOS PARA ABRIR UNA CUENTA NUEVA

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 to you: When you open an account, we 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. Members seeking to open a new account must have their identity verified. An account is a formal banking or business relationship established to provide services, dealings or financial transactions. In order to comply, if opening by mail or in person, we ask that you send two clear photo ID's directly to the credit union, with proof of 1199 SEIU UNITED HEALTH CARE WORKERS EAST membership (see item 5 below).

Examples of products or services that constitute an account at 1199 SEIU FCU is as follows:

- Opening shares (savings), checking, vacation and holiday accounts.
- Opening a credit account or other extensions of credit or loan account

An account does NOT include:

- Check or Moneygram sales

GENERAL CREDIT UNION INFORMATION

1. Credit Union hours are 9AM-5PM, for full services, (8:30-9am for deposit & account services) Monday to Friday. On evenings of Delegate Assembly, the closing time is extended to 6:45PM.
2. Members' savings accounts in the Credit Union are federally insured by the National Credit Union Administration for account balances for at least \$250,000.
3. New membership fee is \$5.00; a regular share account whose balance falls below \$100.00 at any time during the month will be charged a \$1.00 per month low balance fee, check our fee schedule for other fees that may be charged.
4. You are allowed one withdrawal from your share (savings) per month without charge; any more withdrawals after the 1st one will be assessed a fee of \$5.00 per withdrawal until the next month.
5. To open an account, make a withdrawal, or apply for a loan, you must provide us with two valid identifications that contains your full name and signature. Such examples are a Driver's License, US Passport, alien registration card, Job ID. One ID with both photo and signature is required for all withdrawals and transfers; if the ID only has one or the other; two pieces of identification are required & name must match.
6. Withdrawals can be done by mail, online at www.1199federalcu.org or through the INFOLINE, our 24 hour automated telephone service at 212-977-2030 when you obtain a four digit PIN (Personal Identification Number), ask our staff. Fax withdrawals are not accepted.
7. Additional deposits can be done by mail or in person or at a Shared Branch. (Visit: www.co-opsharedbranch.org for the nearest location).
8. Our Holiday club accounts are opened year-round. Funds from this account are transferred over into the savings account in October and automatically start over; please ask for separate signature cards for these accounts
9. Vacation club accounts are opened year-round; funds from this account are transferred over into the savings account in July and automatically start over.
10. Statements are mailed monthly on checking and loan, or accounts with electronic transactions and quarterly for all other accounts (every 3 months); ask for separate signature cards for Checking accounts and Visa debit cards.
11. You must notify the credit union in writing for a change of address. The information can be either mailed or faxed.
12. Direct deposit of funds is available via ACH; funds availability is according to your scheduled payroll date.
13. All new accounts and Visa debit cards are opened in person and must have a home mailing address; P.O. boxes cannot be accepted. All new accounts are also verified through Chexsystems, a consumer-reporting agency.

Para ayudar al gobierno lucha la financiación de terrorismo y actividades de lavar de dinero, la ley Federal requiere todas instituciones financieras obtener, verificar y registrar información cada persona que abre una cuenta. Que esto significa a usted: Cuando usted una cuenta, nosotros pedimos su nombre, la dirección, la fecha Del nacimiento, y de otra información que permitira nosotros identificarlo. Podemos pedir tambien ver su licencia de conductor y otros documentos de identificación.

Los miembros procurando para abrir una cuenta nueva debe tener su identidad verificada. Una cuenta es un relacion formal de depositar o negocio establecio para proporcionar los servicios, los tratos o las transacciones financieras, en orden para cumplir pro correo o en persona el proceso de abrir su cuenta, debe de mandar dos ID'S valida clara y el mismo nombre directamente al credit union con prueba de la membresia de 1199 SEIU UNITED HEALTH CARE WORKERS EAST.

Los ejemplos de los productos o los servicio que constituyen una cuenta en 1199 SEIU FCU son como seguir: las acciones (Ahorros) que abren, giros (Verificar) de accion, el certificado, IRA, cuentas de vacacion o vacacion.

Abrir una cuenta del credito y otra cuenta de extensiones o prestamo
Una cuenta no incluye: Cheque de emision de cheque ni ventas de Moneygram.

GENERAL INFORMACION DE UNION DE CREDITO. Las horas de la union de credito son 9AM-5PM, el Lunes a Viernes para servicio completo, (8:30-9am para deposito y servicio de cuenta).

- EN ANOCHECERES DE LA ASAMBLEA DEL DELEGADO. El tiempo del fin es extendido hasta las 6:45PM. Las cuentas de ahorros de miembros en la union son aseguradas federalmente por la Administracion Nacional de union de credito para saldos de por los meno \$250,000.00.
- EL HONORARIO NUEVO DE LA ASOCIACION es \$5.00; una cuenta regular de la accion cuyo equilibra las caidas debajo de \$100.00 en cualquier vez durante el mes se cargara un \$1.00 por mes el honorario bajo del equilibrio mire nuestro formulario de otras cargas que pueden ser añadidas.
- USTED es permitido un retirado por mes sin la carga; mas retiradas despues que el primer uno se valorara un honorario de \$5.00 por la por la retirada hasta el proximo mes.
- Para abrir una cuenta, hacer una denuncia o solicitar un préstamo, usted debe proveernos con dos identificaciones válidas que contenga su nombre completo y firma. Estos ejemplos son una Licencia de Conducir, Pasaporte de los EE.UU., tarjeta de residencia, identificación del trabajo. Se requiere una identificación con foto y firma, tanto para todos los retiros y transferencias; Si el ID de sólo tiene uno o el otro; Se requieren dos documentos de identificación y el nombre debe coincidir.
- LAS RETIRADS pueden ser hechas por el correo o por el INFOLINE, nuestra 24 hora el servicio automatizado de telefono si usted tiene un cuatro ALFILER del digito (EL NUMERO PERSONAL DE IDENTIFICACION). Las retiradas del fax no son mas largo aceptado.
- LOS DEPOSITOS ADICIONALES pueden ser hechos por el correo o en persona. tambien pueden Vistar www.co-opsharedbranch.org para las localisaciones mas secanas.
- LAS CUENTAS DEL CLUB de la navidad se abren ano redondea. Los fondos de esta cuenta se transfieren a su cuenta de ahorros en Octubre y comienzan de Nuevo automaticamente.
- LAS CUENTAS DEL CLUB de la vacacion se abren ano redondea; Los Fondos de esta cuenta se transfieren sobre en la cuenta de ahorros en Julio y comienzan de Nuevo automaticamente.
- LAS DECLARACIONES se envian mensualmente para cuentas de chequera (VERIFICAR) de accion o cuentas con electronico y trimestral para todas las otras cuentas (cada 3 meses).
- USTED DEBE NOTIFICAR la union de credito a escribir para un cambio de la direccion. La Informacion puede ser o enviado o telecopiado.
- EL DEPOSITO DIRECTO de fondos esta disponible via ACH; la disponibilidad de fondos esta segun su ha la fecha planificada de nomina
- TODAS CUENTAS NUEVAS y las tarjetas del debito de la VISA se abren en persona y deben tener un direccion de Envoi de hogar; P.O. cajas no se pueden aceptar. Todas cuentas nuevas se verifican tambien por CHEXSYSTEMS, una agencia informando de consumidor.