

Membership Application Form

Use This Form To Sign Up For Any Of The Following Accounts (Check All That Apply)

- | | |
|---|---|
| <input type="checkbox"/> Membership Share Account | <input type="checkbox"/> Joint Tenancy (with right of survivorship) |
| <input type="checkbox"/> Individual Account | <input type="checkbox"/> Share Draft (Checking) |
| <input type="checkbox"/> Millenium Checking | <input type="checkbox"/> ATM Card |

Primary Member Information

Member Name		Social Security Number	
Address			
City		State	Zip Code
Home Telephone		Work Telephone	
Date of Birth		DL# & State	
Employer Name/Address			
Your Occupation		Mother's Maiden Name	

Joint Member Information

Joint Member Name		Social Security Number	
Address			
City		State	Zip Code
Home Telephone		Work Telephone	
Date of Birth		DL# & State	
Employer Name/Address			
Your Occupation		Mother's Maiden Name	

Credit Union Use Only

Account Number	Date/Time
Chex	Emp Initials

SSN/Backup Withholding Certification

By signing below, I certify in accordance with the IRS W-9 instructions, and under penalty that 1) The social security number (SSN) shown is my correct taxpayer identification number, and 2) I am NOT subject to backup withholding because a) I am exempt from backup withholding, b) I have not been notified by the IRS that I am subject to backup withholding as a result of failure to report all dividends, c) that IRS has notified me that I am no longer subject to backup withholding.

NOTE: If you are subject to backup withholding, please cross out section 2 in the above paragraph, and initial the deletion.

The IRS does not require your consent to any provision of this document other than the certificates required to avoid backup withholding. Other terms and conditions of this agreement are requirements of CSFCU only, and not the IRS.

The undersigned hereby applies for membership and an account with County Schools Federal Credit Union (CSFCU). I agree to all of the terms and conditions as set forth in this application. In addition, by maintaining and accessing this account, and any other CSFCU service, I accept and agree to be bound by all of the terms of the Account Agreement and Truth-in-Savings Disclosure (which will be mailed to me by CSFCU upon acceptance of this application for membership), and any other agreement or disclosure delivered to me, or executed by me, in connection with any CSFCU account. I further agree to be bound by all bylaws and policies adopted from time to time by the Board of Directors or by action of the membership. I authorize CSFCU to check my credit history to verify information on this application or when reviewing or taking any action with respect to my accounts. CSFCU may receive and exchange credit information concerning me with other financial institutions and/or consumer credit reporting agencies to the maximum extent permitted by the Federal Fair Credit Reporting Act and/or the California Consumer Reporting Agencies Act. This authorization shall remain in effect so long as I maintain any account with CSFCU and shall constitute authorization to any credit reporting agency to release information to CSFCU.

I agree that CSFCU may grant me access to my account(s) electronically through an ATM card, Touch-Tone Express, or other electronic means. My use of any such electronic service or access device shall constitute acceptance of all the terms and conditions of such services contained in the CSFCU Electronic Funds Transfer Disclosure and Agreement.

CSFCU may, at its sole discretion, pay checks, drafts, and electronic transactions initiated by me that will overdraw my account of which I am an owner. I agree that funds on deposit on my account of which I am an owner will be used to cover any such overdrafts. CSFCU may pay a share draft (check) on whatever date it is presented for payment, without regard to the date (or any other limitation on the time of payment) appearing on the draft.

If, in the sole discretion of CSFCU, there is undue risk of unauthorized account access or breach of account security, I understand and agree CSFCU has the right to close my account immediately, or to block any and all account access, including, but not limited to access by ATM cards, debit cards, other electronic access, paper drafts, or overdraft or credit limit access.

I understand that only the Primary Member on each account may submit a loan application, but all signers on an account have equal access and ability to transact business on the account(s), including use of any account services added at a later date. Payment at the request of any owner or authorized signatory shall be valid and shall discharge CSFCU from any liability for such payment. Each of the undersigned agrees to be jointly and severally liable for any transaction, account access, loss damages, expenses, fees or charges, including legal fees, incurred by CSFCU as a result of use by any signer/owner or any account on which I am a signer or owner. This Agreement shall apply to all accounts I may establish at CSFCU, in addition to the terms and conditions of any other agreement or disclosure delivered to me in connection with any such account. I understand I will receive a copy of the Application/Agreement, and the Account Agreement, Truth-in-Savings Disclosure, and Schedule of Fees by mail, if not provided directly with the application, and that my account and membership are subject to these agreements.

I hereby agree and acknowledge that CSFCU has imposed a lien, pursuant to the Federal Credit Union Act, on all accounts (other than IRA's) on which I am an owner to secure payment of any and all loans I may have with the Credit Union. In addition, I hereby grant to CSFCU a contractual lien and right of offset against any account of which I am an owner (other than IRA's) to secure payment of any amount any of the undersigned may owe the Credit Union. This lien shall be in effect, and may be exercised, on amounts on deposit from the time to time in order to pay all or any portion of amounts any of the undersigned may owe the Credit Union, without regard to the nature of the indebtedness. Any collateral/security for any loan of obligation I may owe to CSFCU shall also secure payment of all other loans or amounts I may owe CSFCU from time to time, unless CSFCU specifically has released any such lien or collateral security interest in writing.

In the Agreement the word "I" shall refer to each and all of the undersigned account owners, jointly and severally.

X

Primary Member Signature

Date

X

Joint Member Signature

Date