



PERSONAL MEMBERSHIP FORM

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN 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 THAT MEANS TO YOU:** When you open an account, we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask to see or have a copy of your driver's license or other identifying documents.

Name: _____ Member Account Number: _____

Qualification for Membership: _____

Name _____ DOB _____
Street Address _____ City, State, ZIP _____
Mailing Address _____ City, State, ZIP _____
Primary Phone _____ Alternate Phone _____
ID Type _____ ID# _____ State of Issue _____ Exp Date _____ SSN: _____
Email Address: _____

Name _____ DOB _____ Member # _____
Street Address _____ City, State, ZIP _____
Mailing Address _____ City, State, ZIP _____
Primary Phone _____ Alternate Phone _____
ID Type _____ ID# _____ State of Issue _____ Exp Date _____ SSN: _____
Email Address: _____
 Joint Owner with right of survivorship Authorized User Beneficiary/POD

Name _____ DOB _____ Member # _____
Street Address _____ City, State, ZIP _____
Mailing Address _____ City, State, ZIP _____
Primary Phone _____ Alternate Phone _____
ID Type _____ ID# _____ State of Issue _____ Exp Date _____ SSN: _____
Email Address: _____
 Joint Owner with right of survivorship Authorized User Beneficiary/POD

Choose Accounts:

- Primary Share
 Share Draft
 MM
 Pathway
 Noah
 Believe
 CD/IRA
 Trust
 Additional Savings
 Loan



Accounts insured up to \$500,000
 American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By member choice, This institution is not federally insured, and if the institution fails, the Federal government does not guarantee that depositors will get back their money.

ACCOUNT DISCLOSURE: Under penalties of perjury, I certify that: (1) the TIN number shown on this membership card is my correct taxpayer identification number, (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 (3) I am a U.S. citizen which includes U.S. resident aliens. TIN certification instructions: If you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return and been notified by the IRS, cross out item 2 above. If you are not a U.S. citizen cross out item 3 and complete a 2-8 BEN.

SHARE DRAFT AGREEMENT:

(In this agreement, I, ME, MINE and MY mean each and all of those who signed this Share Draft Agreement. The words YOU, YOUR, and YOURS mean Northwest Christian Credit Union.) I authorize you to open a share account for me. It will be called a "Share Draft Account". You are authorized to pay share drafts signed by me, and the payments will be charged against my Share Draft Account. I agree that; (a) only share draft blanks and other methods approved by you may be used to withdraw funds from my Share Draft Account; (b) you are not obligated to pay a share draft which exceeds the balance in my share draft account; you may however, add the amount of the overdraft to my open-end loan account in multiples of \$25 up to the loan limit approved and subject to the terms of my open-end loan agreement, or you may pay such a share draft with funds transferred from my own regular share account. You are not obligated to pay a share draft more than six months old. I agree that such additions to my open-end loan account will be for provident consumer purposes; (c) except for negligence, you are not liable for any action you take regarding the payment or nonpayment of a share draft; (d) any objection to any item shown on a statement of my Share Draft Account will be waived unless made in writing to you on or before the twentieth day following the day the statement is mailed; (e) all non-cash payments received on shares in my Share Account will be credited subject to final payment; (f) the use of my Share Draft Account shall be subject to such terms, conditions and requirements as you may establish and publish from time to time; (g) my Share Draft Account shall be subject to service charges in accordance with rate schedules; (h) if signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in our joint names. If there is no such agreement, any life insurance provided by you will insure the person whose name and signature appears first on the account. If more than one person is named on this account, any life insurance proceeds received shall be added to this share draft account and be payable to the surviving joint owners as joint tenants; (i) you are authorized to recognize any of the signatures below in the payment of funds or the transaction of any business for this account. The joint owners of this account agree with each other and you that all sums now paid in on shares, hereafter paid in on shares by any payment to any of them or the survivor or survivors shall discharge you from any liability for such payments; (j) You may, at your discretion, exclude shares in this account from being pledged as collateral security for any loan; (k) your authority under this agreement may not be changed or terminated by me, except by written notice to you which will not affect any prior transaction; and (l) in the event you issue a credit to facilitate the use of your programs, the signature(s) below indicate my request for the issuance of such a credit card. I understand that this card would be used for identification and to facilitate savings and/or borrowing transactions.

Your signature below indicates that you/we agree to the terms and conditions of the Terms and Conditions of your Account; Truth-in-Savings Disclosure, Rate and Fee Schedule, Funds Availability Policy Disclosure, Electronic Funds Transfer Agreement, if applicable, and to any amendment made from time to time by the Credit Union and incorporated herein. The undersigned also agrees to authorize the Credit Union to verify credit and employment history by necessary means, including preparation of a credit report by a credit reporting agency on the undersigned, as individuals. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

All additional accounts opened are acting in the same manner, meaning, if there is a joint owner/authorized user, they are joint owner/authorized user on all accounts under this account number.

Primary Signer - Printed Name	Primary Signer - Signature	Date
Joint/Authorized Signer - Printed Name	Joint/Authorized Signer - Signature	Date
Joint/Authorized Signer - Printed Name	Joint/Authorized Signer - Signature	Date

For Office Use Only:

Opened By: _____
 Verified By: _____
 Scanned By: _____
Member Verification: _____

ChexSystems/OFAC
 ASI Acknowledgement
 Scanned ID
 Verified Eligibility

Account Access Options:

Debit: ATM:
 Checks:
 LOC: ___ L40 ___ S1 ___ None