

1 Member Name _____

2 Account Number _____



ACCOUNT CARD

MEMBERSHIP APPLICATION

Designate the ownership of the accounts and responsibility for the services requested.

3 Individual
 Sole Proprietorship or LLC

Joint with Right of Survivorship
 Trust/Estate

4 Opened Products _____

5 SSN/TIN _____

5 SSN/TIN _____

Member Name _____

Joint Owner Name _____

Street _____

Street _____

City/State/Zip _____

City/State/Zip _____

Home Phone _____

Home Phone _____

Work Phone _____

Work Phone _____

Cell Phone _____

Cell Phone _____

E-Mail _____

E-Mail _____

Birthdate _____

Birthdate _____

Driver Lic. # _____ ST _____ Exp _____

Driver Lic. # _____ ST _____ Exp _____

Employer _____

Employer _____

Occupation _____

Occupation _____

1. Please tell us who you are (generally in the format shown on your license or ID).

2. Go ahead and leave this blank-- We will take care of this one.

3. These boxes designate the kind of account you are opening. **Most of these will be marked as 'Individual'**, though you might also choose 'Joint' if you have another person on your account.

4. Please mark 'standard' for us to run a basic account package—we will process and prepare all options including our free checking, basic savings, debit card and overdraft protection packages. We can then fine-tune, add or adjust this during our initial follow up. You aren't obligated for every product, but this will help keep your options open.

If you want a custom account or have a very specific structure in mind, feel free to make a note of what you would like instead. Our account listings and descriptions are found at the bottom of this sheet.

5. Please tell us more about you. Information here is confidential and protected by the terms of our Privacy Policy available at ArapahoeCU.org. This information will allow us to serve you better while keeping us compliant with federal law.

6. This section is optional and will help us take care of your account if anything were to happen. *Please note: social security numbers here are not required, but they will make things much easier for your beneficiary.

7. This section does not require anything from you. It is, however, important information.

8. Please sign and date for authorization. This signature will establish your member/ ownership of ACU.

9. When complete, simply send or bring this back to us with a copy of your ID and a deposit of \$5 or more. We take it from there!

Accounts at a Glance...
 Basic Checking- No Min. Balance
 Interest Checking- \$500 Minimum Balance
 Debit Cards- Free
 Custom Savings- No Minimum
 Money Market Savings- \$1000 Minimum
 Overdraft Line-of-Credits

Features at a Glance...
 Free Mobile Banking
 Free Account Alerts
 Free Text Banking
 Free MFA-Secured Online Banking
 Free Bill Pay
 Optional Courtesy Pay Program
 Complete Lending Resource

*For more info, please visit us at 303-740-7063 or online at ArapahoeCU.org. We are happy to help you with absolutely anything you might have questions on.

BENEFICIARY INFORMATION

6 The following beneficiaries are to receive the proceeds of my accounts in the event of my death. If these accounts are jointly held, the beneficiaries are to receive the funds only in the event of the death of all account holders. Unless otherwise noted, each beneficiary will receive an equal percentage of funds designated below and are applicable to all current and future account types relating to this membership. Not applicable to trust accounts.

Designate Specific Account(s) _____

Beneficiary 1 Name _____ Birthdate: _____

Beneficiary 2 Name _____ Birthdate: _____

Street _____

Street _____

City, State Zip _____

City, State Zip _____

SSN _____ Relationship: _____

SSN _____ Relationship: _____

AUTHORIZATION

7 By signing below, I/we agree to the terms and conditions of the Membership and Account agreement, Truth-in-Savings, Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement. **I/we authorize you to check account, credit and employment history and obtain a credit report from third parties, including credit reporting agencies to verify eligibility for the accounts and services I/we requested. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

The USA Patriot Act requires ACU to obtain, verify and record information that identifies each person who opens an account.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:

1. The number shown on this form 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. person (including a U.S. resident alien).

Certification Instruction: 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. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

8 X _____

8 X _____

Signature (Account Owner) _____

Signature (Joint Owner) _____

FOR CREDIT UNION USE ONLY

Member Eligibility _____	Date: _____
Opened By _____	ChexSystems: _____
Credit Report _____	Insight ID: _____
Membership Officer _____	OFAC: _____

*Please attach a copy of Driver's License for all Account Owners.

Please note: Approval is required on some items and rates are subject to change without notice. Our accounts are straightforward and you are under no obligations. Let us know what you need and we will work to make everything customized to your liking.