



# Application for **Membership/Checking/Special Savings**

New Membership    Existing Membership

## Applicant Info

|   |               |                                    |                   |               |  |                            |  |  |                   |  |  |
|---|---------------|------------------------------------|-------------------|---------------|--|----------------------------|--|--|-------------------|--|--|
| Member Number                               |               | Share Draft Conversion Number      |                   | Teller Number |  |                            |  |  |                   |  |  |
| Name  |               |                                    | Social Security # |               | Driver's License #/State   |                            |  |  |                   |  |  |
| Mother's Maiden Name or Identifying Word    |               | Date of Birth                      | Place of Birth    |               | Husband's First or Wife's Maiden Name  |                            |  |  |                   |  |  |
| Present Address (Street/City/State/Zip)     |               |                                    |                   |               | <input type="checkbox"/> Own <input type="checkbox"/> Rent<br>Years at this Address: |                            |  |  |                   |  |  |
| Home Phone<br>(   ) (   )                   |               | Work Phone<br>(   ) (   )          |                   | E-Mail        |  |                            |  |  |                   |  |  |
| How did you learn about joining/membership? |               |                                    |                   |               |  |                            |  |  |                   |  |  |
|   |               |                                    |                   |               |  | Name & Address of Employer |  |  |                   |  |  |
|   |               |                                    |                   |               |  | Title/Grade                |  |  | Supervisor's Name |  |  |
| Start Date                                  | Hours at Work | If Self Employed, Type of Business |                   |               |  |                            |  |  |                   |  |  |

## Applying for:

By checking the box(es) below, I certify that I am applying for this type of account:

- Savings     
  Checking     
  Special Savings     
  Add Legal Owner # \_\_\_\_\_  
 Debit     
  Photo Debit     
  ATM Card     
  Update

|                       |  |      |  |
|-----------------------|--|------|--|
| <b>X</b>              |  |      |  |
| Applicant's Signature |  | Date |  |

|                       |  |                        |  |                   |       |               |  |
|-----------------------|--|------------------------|--|-------------------|-------|---------------|--|
| <b>X</b>              |  |                        |  |                   |       |               |  |
| Legal Owner Signature |  | Legal Owner Print Name |  | Social Security # |       | Date of Birth |  |
| Legal Owner Address   |  |                        |  | City              | State | Zip Code      |  |

|                       |  |                        |  |                   |       |               |  |
|-----------------------|--|------------------------|--|-------------------|-------|---------------|--|
| <b>X</b>              |  |                        |  |                   |       |               |  |
| Legal Owner Signature |  | Legal Owner Print Name |  | Social Security # |       | Date of Birth |  |
| Legal Owner Address   |  |                        |  | City              | State | Zip Code      |  |

|                      |  |                    |  |
|----------------------|--|--------------------|--|
| (Office use only)    |  |                    |  |
| <b>Primary</b>       |  | <b>Legal Owner</b> |  |
| ID's Used            |  |                    |  |
| Address Verification |  |                    |  |
| Bridger              |  |                    |  |
| Acquire              |  |                    |  |
| Records?             |  |                    |  |

|                  |  |
|------------------|--|
| Special Comments |  |
|                  |  |

## Disclaimer

### Legal Owner Agreement:

The L&N Federal Credit Union is hereby authorized to recognize any of the signatures subscribed on the reverse side in the payment of funds or the transaction of any business for this account. The legal owners of this account hereby agree with each other and with said credit union that all sums now paid in on share, or heretofore or hereafter paid in on shares by any or all of said legal owners to their credit as such legal owners with all accumulations thereon, are and shall be owned by them legally, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The legal owners also agree to the terms and conditions of the account as established by the credit union from time to time. Any or all of said legal owners might pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union. The right of authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union, which shall not effect transactions heretofore made.

### Checking Account Agreement with Overdraft Transfer From Share or Loan Account:

The credit union is authorized to pay checks or Point of Sale (POS) transactions signed by me (or any of us, if more than one person signs this agreement) and to charge the payments against the Checking Account. In the event the credit union receives a request to pay a check/POS and there is not an amount in the checking account sufficient to cover the draft, I request the draft/POS to be paid with a transfer from my share account. (Not to exceed 3 transfers per month). It is agreed that (a) the credit union is under no obligation to pay a check on which the date is more than six months old; (b) the credit union is under no obligation to pay a check which exceeds the balance in the Checking Account, however, the credit union is obligated to pay all POS transactions regardless of account balance; the credit union may, however, pay such a check and charge the amount of the resulting overdraft plus a service charge against any other share account from which the person who signed the check is entitled to withdraw shares, or in the event that any of the signers writes a check/pos which would result in this checking account being overdrawn, and if at that time any of the signers are eligible to receive advances from this credit union, such checks shall be deemed to be a request to the credit union to prepare an application for an advance under such loan account in the amount needed to cover the draft; if the application is approved, the credit union will advance to this checking account; (c) except for negligence, the credit union is not liable for any action it takes regarding the payment or nonpayment of a check; (d) non-cash payments received on shares in the Checking Account will be credited subject to final payment; (e) the Checking Account shall be subject to service charges in accordance with the rate schedules adopted by the credit union from time to time; (f) the use of the Checking Account is subject to such other terms, conditions and requirements as the credit union may establish from time to time; and (g) if signed by more than one person, this agreement is subject to the additional terms and conditions of any legal share account agreement that applies to a share account in our legal names; or, if there is no such agreement, this agreement is subject to the additional terms and conditions printed above.

### ATM/Debit Card Agreement:

I/We certify the information on the reverse of this card is true. We request that, if cards will access a legal account, L&N Federal Credit Union will issue a card to each authorized signer for said legal checking account. Withdrawals are subject to available credit union balance. ATM transactions available are withdrawals from checking, withdrawal from shares, deposits to checking or shares. You may withdraw up to \$200 on an ATM card per day and up to \$500 on an Express card per day (a 24-hour period). Transaction fee is \$1.00 per transaction will be assessed on withdrawals only in excess of five (5) transactions per month on share and checking accounts. Transactions on credit union owned ATMs are at no charge.

By signing below, I hereby make application for membership in and agree to conform to the bylaws and any amendments thereof in the L&N Federal Credit Union. I also agree to the terms and conditions of any account I have in the credit union now or in the future and agree that the credit union may change those terms and conditions from time to time.

**COLLECTION COSTS:** I agree to pay actual costs of collection including court costs and reasonable attorney fees. I understand that a uniform entrance fee may be assessed when my account is approved.

**Checking Account Agreement:** I/We hereby authorize the L&N Federal Credit Union to establish a special share account for me/us to be known as a "Checking Account." The Credit Union is authorized to pay drafts signed by me/us and to charge the payments against the Checking Account. It is agreed that only methods approved by the Credit Union may be used to withdraw funds from this account.

**ATM/Debit Card Agreement:** I/We request the L&N Federal Credit Union issue an L&N ATM Express card to each applicant signing below which includes access to local or national networks of automated teller machines. I/We agree to abide by the terms of the card agreement and disclosure statement which is available upon request and which will be sent with my card.

**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 (3) I am a U.S. person (including a U.S. resident alien).

**Instructions to signer:** Cross out item 2 above if the IRS has notified you that you are subject to backup withholding due to underreporting. Cross out item 3 and complete a W-8BEN if you are not a U.S. person.

I authorize the credit union to obtain credit reports in connection with this application for credit, membership, and for any update, renewal or extension of credit received. If I request, the credit union will tell me the name and address of any credit bureau from which it received a credit report on me. I understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications or membership applications made to L&N Federal Credit Union insured by the National Credit Union Administration (NCUA).