



MEMBERS CREDIT UNION Application For Account(s)

P. O. Box 5297, Winston-Salem, NC 27113-5297

Member Account Number

Purpose: [] New Member [] Add Checking [] Add Joint Member(s) [] Delete Joint Member(s)

Member Name (First name, initial, last name) Social Security Number (TIN) Date of Birth Area Code & Telephone Number
Home Address Sex Driver's License Number State Date Issued Date Expires
City, State, Zip Mailing Address (if different from home address) Acct. Password

Email address - For eStatements, please sign the Agreement to Receive Electronic Statements Sponsor Company Name
[] Employee [] Retiree [] Family Member. If family member list: Name of Member Your Relationship Member's Account Number (If Known)

Complete, Sign Below Joint Account (XX) Joint Name, if applicable Sex Area Code & Telephone Number Social Security Number Date of Birth
Joint Member Address (if different from above) Driver's License Number State Date Issued Date Expires

Please check the product or services you wish to open. (You may send a personal check or money order, but please do not mail cash.)

- [] Savings: [] By Payroll Deduction as specified on the accompanying payroll deduction form, or [] With the enclosed funds (\$25.00 minimum.)
[] Round-Up Savings Account: [] By Payroll Deduction as specified on the accompanying payroll deduction form, or [] With the enclosed funds (\$25.00 min.)
[] Christmas Club: Distribution method: [] Transfer to MCU checking. [] Transfer to MCU savings. [] Roll into next year's Christmas Club. [] Send check (address above).
[] Vacation Club

[] Checking: [] With the enclosed funds (\$25.00 minimum.) Cash totaling \$ [] Check Check No.
or [] By one-time transfer of \$ from my existing MCU savings account. Account Number:

- Option 1. [] To apply for a Visa Debit Card with an overdraft line of credit of \$100.00-500.00 check here and attach MCU forms 182 and 183.
Option 2. [] To apply for a line of credit greater than \$500.00 check here and attach MCU forms 181, 182, and 183.

Choose from one of the following overdraft protection options:

- [] Advances From Share Product Only. Share Product Code Sub #
[] Advances From Credit Line Only.
[] Advances From Credit Line, Then From Share Product. Share Product Code Sub #
[] Advances From Share Product, Then From Credit Line. Share Product Code Sub #

[] IC Product

- [] CASH CARD (ATM card for checking and/or saving acct.) [PIN will be assigned.]
[] Super 60: With the enclosed funds (\$600.00 minimum)
[] Money Market Account: \$500 minimum opening deposit
[] Term Share Certificate: Minimum deposit of \$2,000 (\$500 for 5 month CD)

[] Student Checking: \$25.00 minimum opening deposit
[] MCU4Teens Savings: \$5.00 minimum opening deposit
[] MCU4Kids Savings: \$5.00 minimum opening deposit
Under age 18 requires joint adult signature for the accounts above.

[] Trust Account: For a trust account, enter the adult's name on the member name line, and the child's name on the joint name line.
[] Custodian Account: For a custodian account, enter the child's name on the member name line and the adult's name on the joint name line.

Funding: [] Super 60 [] Money Market Account [] Term Share Certificate [] Trust Account [] Custodian Account Cash totaling \$
[] Check Check No. or [] By one-time transfer of \$ from my existing MCU savings account. Account Number:

[] Individual Retirement Account: (requires additional forms)

By signing below: (Please attach a copy of driver[s] license)

The undersigned applies for membership in Members Credit Union; agrees to its bylaws and the terms and conditions of any approved account, as amended from time to time; and authorizes the credit union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. The undersigned certifies that all information provided on this application is true and correct and that the terms on the application apply to all accounts held by the undersigned at the credit union. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

I acknowledge that: [] I have received disclosures regarding Funds Availability, Truth-In-Savings, and Electronic Fund Transfers, or
[] I understand that I will receive such disclosures within 20 days after my account is opened.

I certify under penalties of perjury that 1) the Social Security Number/Taxpayer Identification Number (TIN) shown above is my correct TIN; and 2) I am not subject to backup withholding either because a) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends or b) the IRS has notified me that I am no longer subject to backup withholding; or [] Check here if you are subject to backup withholding. (See back for instruction.)

X Member's Signature (sign here for all accounts) Date

Note: All automatic loan payments via payroll deduction will stop if members signing below file any petition under U.S.C. 701.

Complete/sign for a joint account. JOINT ACCOUNT WITH RIGHT OF SURVIVORSHIP. We understand that by establishing a joint account under the provisions of North Carolina General Statute 54-109.58 that: 1. The credit union may pay the money in the account to, or on the order of, any person named in the account; and 2) Upon the death of one joint owner the money remaining in the account will belong to the surviving joint owners and will not pass by inheritance to the heirs of the deceased joint owner or be controlled by the deceased joint owner's will.

We do elect to create the right of survivorship in this account unless this box is checked [] no survivorship.

X Member's Signature (sign here and above for joint acct.) Date

XX Joint Signature Date
XX Joint Signature Date

Complete, Sign Right Additional Joint Account (XX) Joint Name, if applicable Sex Area Code & Telephone Number Social Security Number Date of Birth
Joint Member Address (if different from above) Driver's License Number State Date Issued Date Expires

Table with 8 columns: OFFICE USE ONLY, Branch, Teller Number, MICR No., Loc. Code, Date, Joint Account Number



Members Credit Union

INSTRUCTIONS REGARDING BACKUP WITHHOLDING AND CERTIFICATION OF SOCIAL SECURITY NUMBER

Substitute IRS Form W-9 (Section references are to the Internal Revenue Code)

PLEASE READ AND FOLLOW THESE INSTRUCTIONS CAREFULLY WHEN APPLYING FOR ANY CREDIT UNION ACCOUNT.

General Information and Highlights. Members Credit Union (along with all other financial institutions) must generally withhold 28% of taxable interest, dividends, and certain other payments if you fail to furnish us, under penalty of perjury, your correct taxpayer identification number which, in case of individuals, is your social security number. This 28% withholding is referred to as backup withholding. In addition, you may be notified by the Internal Revenue Service that you are subject to backup withholding under Section 3406 (a)(1)(C) because you under-reported interest or dividends or you were requested to but failed to file a return which would have included a reportable interest or dividend payment.

Backup Withholding. As a rule, you will be subject to backup withholding if:

- (1) You fail to furnish us your social security number, or
- (2) The Internal Revenue Services notifies us that you furnished an incorrect social security number, or
- (3) You are notified that you are subject to backup withholding (under section 3406 (a)(1)(C), or
- (4) For an interest or dividend account opened after December 31, 1983, you fail to certify to us that you are not subject to backup withholding under (3) above, or fail to certify your social security number.

For payments other than interest or dividend, you are subject to backup withholding only if (1) or (2) above applies.

(Also see the section entitled "Payments Exempt from Backup Withholding.")

Completing Account Application Cards. Each account application contains a box for entering a social security number and a signature line to certify the correctness of this number. Each card also contains a box to certify that you are not subject to backup withholding. In order to prevent backup withholding, you must (1) Enter the correct Social Security Number or Taxpayer Identification Number where required, (2) Sign where indicated to certify, under penalty of perjury, that this is your correct SSN/TIN and that you are not subject to backup withholding (but only if you have NOT been so notified).

IMPORTANT: Check the backup withholding box only if you are subject to backup withholding by the IRS.

What number should be used? You must give us the social security number of the record owner of the account as outlined in the table below. If it is an individual account (no joint owner), there should not be any questions. Social security numbers have nine digits separated by two hyphens, i.e. 000-00-000. The table below should help you in determining the number.

For this type of account:	Give the social security number of:
1. An individual account.	The individual.
2. Husband and wife (joint account).	The spouse listed as the primary member on the account (i.e. first name listed).
3. Revocable trust account (grantor is also trustee) for a minor.	The grantor-trustee.
4. Custodian account of a minor (Uniform Gift to Minors Act).	The minor.
5. Two or more individuals who are not spouses (joint account).	The primary member listed on the account (i.e. first name listed).
6. Account and minor (joint account).	The adult, or if the minor is the only contributor, the minor.
7. Sole proprietorship account.	The owner.
8. Trust account that is not legal or valid under state law.	The actual owner.

Obtaining a Number. If you do not have a social security number or you do not know your number, obtain Form SS-5, Application for a Social Security Number Card, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in the Social Security Number box on the account application in place of your number. When you get a number, obtain an IRS Form W-9 from any Internal Revenue Office. Complete this form for the account and mail it to the credit union office.

Penalties.

- (1) **Penalty for Failure to Furnish Social Security Number.** If you fail to furnish your social security number to us, you are subject to an IRS penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.
- (2) **Failure to Report Certain Dividends and Interest Payments.** If you fail to include any portion of an includable payment for interest, dividends, or patronage dividends in gross income, such failure will be treated as being due to negligence and will be subject to an IRS penalty of 5% on any portion of an underpayment attributable to that failure unless there is clear and convincing evidence to the contrary.
- (3) **Civil Penalty For False Information With Respect to Withholding.** If you make a false statement with no reasonable basis which results in no backup withholding, you are subject to an IRS penalty of \$500.
- (4) **Criminal Penalty for Falsifying Information.** Falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Payments Exempt From Backup Withholding

Payments of interest not generally subject to backup withholding include the following:

* Payments of interest on obligations issued by individuals.

NOTE: You may be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided your correct taxpayer identification number to the payer.

- * Payments of tax-exempt interest (including Individual Retirement Accounts and other exempt-interest dividends under section 852).
- * Payments on tax-free covenant bonds under section 1451.
- * Payments made by certain foreign organizations.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details see the regulations under section 6041, 6041A(a), 6045, and 6050A.

Privacy Act Notice. Section 6019 requires most recipients of dividend, interest, or other payments to give taxpayer identification numbers to payers who must report the payments to IRS. IRS uses the number for identification purposes. Payers must be given the number whether or not recipients are required to file tax returns. Beginning January 1, 1993, payers must generally withhold 31% of taxable interest, dividends and certain other payments to a payee who does not furnish taxpayer identification number to a payer. Certain penalties may also apply.

AGREEMENT TO RECEIVE ELECTRONIC STATEMENTS.

By signing below, you agree to accept your periodic account statements (eStatements) online.

Scope of Consent. E-Statements: Your eStatements will include the periodic account and transaction activity for your deposit and loan accounts; as well as electronic funds transfer (EFT) activity. We will provide your eStatements to you each month through an e-mail notification and link to a secure site where your eStatements will be posted.

Hardware/Software Requirements. You may print or save your eStatements as PDF documents. To view eStatements online, you must have a computer, Internet access, and web browser. The minimum standards are:

-Adobe Acrobat Reader, 4.0 or higher (required when printing/saving eStatements).

-An Internet browser using 128 bit encryption or higher.

Withdrawal of Consent: You have the right to withdraw your consent to receive future eStatements. There are no fees or restrictions on the online access service for choosing to withdraw your consent. You must give us your withdrawal instructions by phone at 336-748-4800(option 5) or 1-800-951-8000(option 5), or you may write us at: Members Credit Union; ATTN: Member Services; P.O. Box 5297; Winston Salem, NC 27113-5297

Paper Option: If you subscribe to eStatements, you will no longer receive paper statements in the mail. You have the right to request and receive a paper copy of your e-statements at any time by contacting us, using either of the methods listed above. There will be a fee of \$2.00 to request a paper copy of a statement we have previously provided to you electronically.

If an email notification is returned as undeliverable, we will cancel your eStatements service and mail you paper statements. It will then be your responsibility to re-apply for eStatements, if you choose to continue receiving them. You may re-enroll for eStatements at any time after cancellation, for no charge, by providing us with a valid email address, using the above contact information.

Other Agreements with the Credit Union: The terms, conditions and disclosures of the Membership Agreement are incorporated herein by reference as if set forth verbatim; and said Agreement will continue to govern all aspects of our relationship except to the extent specifically modified in this Electronic Statement Agreement.

If you agree to these terms, please sign below.

X _____
Signature

Date