



## Member Account Agreement

Member Number: \_\_\_\_\_

### IMPORTANT ACCOUNT OPENING INFORMATION

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 when opening a new account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/We acknowledge that a Membership Share Account will be opened under my/our name and Social Security Number(s) with the above-indicated credit union and must remain open for the term of the loan.

**Primary Owner:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

**Joint Owner:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

By signing below, I/We hereby apply for membership in Chief Financial Federal Credit Union and agree to the terms and conditions of the Account Agreement and Disclosures, as well as the credit union's bylaws and amendments thereof. I/We also agree to the terms and conditions of any account(s) that I/We have with the credit union now or in the future and agree that the credit union may change those terms and conditions periodically. I/We authorize Chief Financial Federal Credit Union to obtain credit and/or other report(s) to determine my/our eligibility for accounts and services. I/We also understand and agree that the Account Agreement and Disclosures will be emailed to the email listed above within 10 calendar days or my account being opened at the credit union unless traditional mail is requested.

Under penalties of perjury, I certify (1) that the Social Security Number shown entered above is my correct taxpayer identification number, and (2) that I am not subject to backup withholding either (a) Because I have not been noticed that I am subject to backup withholding as a result of failure to report all interest or dividends, or (b) The Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding. (Instruction to signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee underreporting and you have not received a notice from the (IRS) that the backup withholding has been terminated, you must strike out the language in clause (2) of the certification above). and (3) I am a U.S. Person (including a U.S. Resident Alien).

**Signature of Owner Name (1):** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature of Owner Name (2):** \_\_\_\_\_ **Date:** \_\_\_\_\_

### Office Use Only:

Account Opened by \_\_\_\_\_ OFAC (1) \_\_\_\_\_ OFAC (2) \_\_\_\_\_

Member Approved by \_\_\_\_\_ Date \_\_\_\_\_

Member Eligibility (1) \_\_\_\_\_ (2) \_\_\_\_\_