

MEMBERSHIP APPLICATION



Please complete and return this application to any BTCU branch or mail to: Building Trades Credit Union, 12080 73rd Avenue North, Maple Grove, MN 55369. New Members: Please return this application with your initial deposit of \$25.00 or more. For branch locations and hours, visit www.buildingtradesCU.com or call 763.315.3888.

ACCT # NEW CHANGE

For additional security, I would like to add the following CODEWORD to my account:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight money laundering activities and the funding of terrorism, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

1. ELIGIBILITY (Required)

I am eligible to join Building Trades Federal Credit Union (BTCU) because I am (check one):

- A member of the following eligible union/organization:
- An immediate family member of this member: Phone

2. MEMBER / PRIMARY OWNER INFORMATION (Required)

SSN First Name Middle Last Name

Home Address City State Zip

If your address is a PO BOX, you must also provide a street address >

Primary Phone Number Cell? Home? Preferred contact method: Phone Email

Date of Birth Driver's License/ID No. State/Country

E-mail Address (Required for Online Access)

Employer Employer Phone Number Occupation

3. JOINT OWNER INFORMATION (Optional) Joint on all suffixes/sub-accounts.

SSN First Name Middle Last Name

Home Address City State Zip

If your address is a PO BOX, you must also provide a street address >

Primary Phone Number Cell? Home? Preferred contact method: Phone Email

Date of Birth Driver's License/ID No. State/Country

E-mail Address (Required for Online Access)

Employer Employer Phone Number Occupation

4. BENEFICIARY FOR PAYABLE ON DEATH (P.O.D) (Optional)

The following are beneficiaries for this account including all checking, share savings and share certificates. Pay on death of all account holders, and divide equally between all P.O.D. ACCOUNT AGREEMENT: I/We agree with the Credit Union that the persons named below are designated P.O.D. payees. Upon my death (the death of the last survivor of us), all such funds shall be owned and payments shall be made at the request of any surviving P.O.D. payees. Additional P.O.D. payees can be designated and attached to this document. These names will be used for all accounts under this account number except for IRAs and Trust Accounts. This form is incorporated as a part of your Account Agreement with Building Trades Federal Credit Union. Your P.O.D. may not be an owner of the account. **All fields must be completed!**

#1 Name SSN Date of Birth

Address City State Zip Home Ph

#2 Name SSN Date of Birth

Address City State Zip Home Ph

Please complete reverse side >

5. CHOOSE YOUR ACCOUNTS & SERVICES (Required)

- LABOR SAVER** - Required for membership
- SECONDARY SAVINGS** - Additional savings account
- MINI-LABOR SAVER** - For kids under age 18
- ADVANTAGE SAVINGS** - Premium rate savings account
- SHARE CERTIFICATE** - Certificate of Deposit
 - 6-month 12-month 24-month
 - 48-month 60-month Amount

UNION-BUILT FREE CHECKING WITH DEBIT CARD

Please answer the following questions.

Have you (or joint applicant) had a checking account closed by any financial institution without your consent in the last 12 months? Yes No

Have you (or joint applicant) been convicted of a criminal offense because of the use of a check or similar item within the last 24 months? Yes No

DO YOU WANT CHECKS? (1 box duplicate checks approx. \$25) Yes No
Checks will not be ordered until you make a deposit sufficient to cover the cost.

DO YOU WANT TO ENROLL IN POCKET THE CHANGE? Yes No
Save effortlessly with this free service added to your Debit Card. Purchases are rounded up to the nearest dollar and the difference is transferred from your checking to your savings account.

6. LINE OF CREDIT & OVERDRAFT PROTECTION (Required)

You may want to link your checking and savings accounts to avoid NSF fees. A \$5 fee will be charged for each transfer BTCU makes from your savings account to cover an overdraft. Please refer to the FEE SCHEDULE disclosure.

- Check this box if you **DO NOT** want your savings accounts linked for overdraft protection. I understand that if I check this box it may result in NSF fees.
- I hereby apply for a BTCU Line-of-Credit for overdraft protection and other uses.
Easy qualification for \$500 or \$1,000 limit. Higher limits are available but may require income verification.

7. STATEMENT DELIVERY METHOD - PAPER STATEMENTS \$2.00 per statement.

To avoid this fee, you must enroll in Online Banking at **buildingtradesCU.com** and select the option for **ESTATEMENTS**. A valid email address is required.

8. AGREEMENT & SIGNATURE (Required)

By our signatures below as primary account owner and joint account owner, we agree that all funds deposited into the account, including any earnings thereon, shall be owned by us jointly (excluding IRAs) with right of survivorship (on the death of one party to the joint account, all sums in the account on the date of the death will vest in and belong to the surviving party or parties as his or her separate property and estate). Any money, except par value, may be deposited or withdrawn, subject to the bylaws and rules of Building Trades Credit Union (BTCU), by any one of the authorized signers. If the applicant is a minor, the account must have a joint owner who is a least 18 years old and who will be responsible for all transactions on the account. I agree to subscribe for at least one share of the Credit Union and to be bound by the terms and conditions and fees set forth in the Account Agreement & Disclosure, Truth in Savings disclosure, Electronic Funds Transfer Act Notice, Fund Availability Policy, Substitute Checks and Your Rights notice, and Fee Schedule now in effect and as amended hereafter. By applying for membership in Building Trades Credit Union, I authorize you to obtain my Consumer Credit Report and ChexSystems account verification report at the time of this application to: (1) evaluate my qualifications for opening deposit accounts and enrolling for any other credit union services requested on this application, (2) evaluate my eligibility for a line of credit if I have indicated above that I want to establish a line of credit, and (3) permit BTCU to look for opportunities to refinance existing loans or to offer other BTCU products.

- Check this box if you **DO NOT** want BTCU to review your credit report for opportunities to refinance existing loans or to offer other BTCU products.

9. TAXPAYER IDENTIFICATION NUMBER (TIN) CERTIFICATION & BACKUP WITHHOLDING (Required)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am a U.S. citizen or a U.S. permanent resident alien, and
3. 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.

Cross out item 2 above if any applicant is not a U.S. citizen or a U.S. permanent resident alien. In this case, any applicant who is not a U.S. citizen or U.S. permanent resident alien must complete IRS Form W-8BEN and open this account in person. Photo identification will be required.

Cross out item 3 above if an applicant is currently subject to backup withholding.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

MEMBER / PRIMARY OWNER SIGNATURE DATE

JOINT OWNER SIGNATURE DATE

FOR OFFICE USE ONLY

11/2017

- Application received by employee: DATE IN PERSON BY MAIL FROM UNION
- Qualifile Credit Report Scan Current ID TIS Printed for Scanning Debit Card Order Checks Loan Request OD Protection