

# Joining is Easy



## PA Central CREDIT UNION

Complete the attached Membership Application.

1. Return completed application, copy of Driver's License(s) and a check or money order for a \$5.00 minimum share deposit.
2. Mail application, check, and copy of Driver's License to: PA Central FCU, 959 East Park Drive, Harrisburg, PA 17111

### USA Patriot Act:

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institution to obtain, verify and record information that identifies each person/business, entity or corporation establishing a formal account relationship.

If you have a **joint member** listed on your account that lives at another address, please complete the following:

Street Address \_\_\_\_\_

City \_\_\_\_\_ State/Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

We may verify your identity by one of the following methods: Driver's license (please send a copy with application), employer verification, credit reports, public records, or other identifying documents.

*For more information, please call 800-356-3875.*

# Membership Application

ACCT. NO. ASSIGNED BY CREDIT UNION

PRIMARY MEMBER NAME		SOCIAL SECURITY # EIN #		
HOME ADDRESS		CITY	STATE	ZIP
COUNTY	HOME PHONE ( )	WORK PHONE ( )		
EMPLOYED BY		ELIGIBILITY		
DATE OF BIRTH		EMAIL ADDRESS		
JOINT MEMBER NAME		SOCIAL SECURITY #	E-MAIL ADDRESS	D.O.B.
JOINT MEMBER NAME		SOCIAL SECURITY #	E-MAIL ADDRESS	D.O.B.

**Certification:** Under penalties of perjury, I certify that: 1) The number shown on this form is my correct identification number (or I am waiting for a number to be issued to me), and 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 IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS notified me that I am no longer subject to backup withholding, and 3) I am a U.S. citizen (including a U.S. resident alien). **Instructions:** You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding.

I hereby make application in the PA Central Federal Credit Union and subscribe for at least one share. I and all joint members agree to be bound by the agreements set forth on this application and to conform to the laws, amendments and regulations set forth by this credit union. I hereby authorize the credit union to obtain credit reports in connection with my application for membership and for any service application(s) submitted thereafter. By signing this application, I and all joint members acknowledge that we have read and understand all disclosures on this and reverse side.

### Signature(s) Required

Primary Member: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Member: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Member: \_\_\_\_\_ Date: \_\_\_\_\_

Checks  
payable to:  
**PA  
Central  
FCU**

Application cannot be processed unless completed and signed.

## Primary Member Identification

Driver's License \_\_\_\_\_ Passport \_\_\_\_\_  
Government ID \_\_\_\_\_ Credit Report \_\_\_\_\_  
Ver of Employment \_\_\_\_\_ Other \_\_\_\_\_

## Joint Member Identification

Driver's License \_\_\_\_\_ Passport \_\_\_\_\_  
Government ID \_\_\_\_\_ Credit Report \_\_\_\_\_  
Ver of Employment \_\_\_\_\_ Other \_\_\_\_\_

## **Joint Share Account Agreement**

(\*Not Transferable)

PA Central Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint members of this account, hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint members to their credit as such with all accumulations thereon, are and shall be owned by them jointly, 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 joint members 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 joint members may pledge all or any part of the shares in this account as collateral security to a loan or loans from this credit union.

If any deposited item is returned unpaid or if the account is overdrawn, each of the joint account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdrawn amount, or unpaid amount or charges, regardless of who caused or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the account.

Credit Union Lien and Security Interest. To the extent you owe the Credit Union money, the Credit Union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds without further notice to you, in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have an ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by applicable law.

The right or authority of the credit union under this agreement shall not be changed or terminated by said members, or any of them except by written notice to said credit union which shall not affect transactions theretofore made. \*as defined in 12 CFR Part 304.

### **OFFICE USE: PA CENTRAL FEDERAL CREDIT UNION**

(CHECK ONE) This application approved by the

( ) Board; ( ) Executive Committee; or ( ) Membership Officer;

Signed: X \_\_\_\_\_ Date: \_\_\_\_\_

PERSON REPRESENTING APPROVER OF APPLICATION