Membership Application and Account Agreement

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we may also ask to see your driver license or other identifying documents.

500 E. Wilson Avenue
Glendale, CA 91206

818/ 548-3976
Fax 818/ 545-7826

info@glendalefcu.org

I am applying for

- ☐ **Membership**
- ☐ Advantage Savings
- ☐ Kasasa Saver
- ☐ Kasasa Cash
- ☐ Kasasa Cash Back
- ☐ Kasasa Tunes
- ☐ Secure Checking
- ☐ Simple Checking
- ☐ Overdraft Protection from:

GFCU account type and #

Member information

Last name	First name	Middle name
Social Security #	Date of birth	
Physical address		
City	State	Zip code
Mailing address (if different)		
City	State	Zip code
Home phone	Mobile phone	
Work phone	Email address	
Mother's maiden name	Driver license # and state	
Employer		
Occupation	If self-employed, type of business	

Joint owner information (if applicable)

Last name	First name	Middle name
Social Security #	Date of birth	
Physical address		
City	State	Zip code
Mailing address (if different)		
City	State	Zip code
Home phone	Mobile phone	
Work phone	Email address	
Mother's maiden name	Driver license # and state	
Employer		
Occupation	If self-employed, type of business	

Designation of beneficiary (Pay-on-death)

DESIGNATION OF BENEFICIARY: The following beneficiary(ies) is(are) to receive the proceeds of this account upon the death of all account owners. Multiple beneficiaries will receive account proceeds in equal shares unless other percentages are indicated here.

Name	Relationship	Date of birth	%

Name	Relationship	Date of birth	%

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Payer's request for Taxpayer Identification Number

The Internal Revenue Services does not require the Primary Account Owner's consent to any provision of this document other than the certifications required to avoid backup withholding.

Part I. Taxpayer Identification Number (TIN). Enter the Primary Account Owner's Social Security Number or TIN here:_____ Note: if the accounts being opened with this application are in more than one name, see IRS chart for guidelines on which number to provide.

Part II. Certification. Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer 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 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; and
3. I am a U.S. citizen or other U.S. person (defined in the W-9 Form, General Instructions); and
4. The FATCA code(s) entered on a separate sheet (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See Certifications instructions in the W-9 Form).

ACCOUNT AGREEMENT WITH THE RIGHT OF SURVIVORSHIP: Glendale Federal Credit Union (GFCU) is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business on each account opened under this membership. All owners hereby agree with each other and with GFCU that all sums now on deposit or heretofore or hereafter deposited to any account opened under this membership are and shall be owned by them jointly with right of survivorship and be subject to the withdrawals of any of them, and payment to them or the survivor(s) shall be valid and discharge GFCU from any liability of such payment. Any owner may pledge any and all funds on deposits in any account opened under this membership as collateral for a loan or loans. The right or authority of GFCU under this agreement shall not be changed or terminated by any Owner except by written notice to GFCU which shall not affect transactions therefore made. Shares are not transferable except on the books of GFCU.

MEMBERSHIP AND ACCOUNT APPLICATION / SIGNATURES: By signing below, all owners certify, under penalty of perjury, that all information in the member application is true and correct. All owners hereby apply for membership in and agree to conform to the by-laws and all disclosures, that may be provided separately or as an additional amendment. This application controls all accounts presently offered or to be offered by GFCU in the name of the owner(s) whose signature(s) appear below. Unless the owner(s) otherwise notifies GFCU in writing, each of the accounts opened, utilized or closed, under this membership, shall be controlled by the provisions contained on this application. The Internal Revenue Service does not require the consent to any provision of this document other than the certifications required to avoid backup withholding.

ACKNOWLEDGEMENT OF RECEIPT AND ACCEPTANCE OF TRUTH-IN-SAVINGS DISCLOSURE: By signing below, I/we acknowledge that I/we have received a copy of Glendale Federal Credit Union's Truth-in-Savings Disclosure ("Disclosure") and that I/we have received a copy of the current Rate and Fee Schedule. All the terms and information contained in the Disclosure and any amendments thereto ("Application") are by this reference incorporated in their entirety into this membership application and account agreement ("Application"). I/we understand that Glendale Federal Credit Union may verify all information I/we have given on the application.

CREDIT REPORT AUTHORIZATION: By signing below, all owners authorize GFCU to verify any of the information furnished on this application. All owners also authorize GFCU to gather whatever information it considers necessary and appropriate, including a credit report. As required by law, all owners are hereby notified that a negative credit report reflecting on any of the owners' credit may be submitted to a credit reporting agency if any owner fails to fulfill the terms of any credit obligation. GFCU will keep a copy of all information gathered and copies of all verified identification.

Member signature	Date	Joint owner signature	Date

Membership elegiblity certification (check one)

☐ Employee of City of Glendale or Culver City

☐ Friends of the Glendale Public Library member

GFCU use only: Indirect ☐ Y ☐ N

Employee of:

☐ Turpin & Rattan Engineering, Inc.

☐ Glendale YMCA

☐ Culver-Palm YMCA

☐ A.J. Gallagher ☐ King Fish, Inc.

☐ New Century Honda ☐ GFCU ☐ FTSI

☐ Family of employee of City of Glendale or Culver City

☐ Family or household member of a current member

(This includes spouse, child, brother, sister, parent, grandparent or grandchild and people living in the same residence who maintain a single economic unit, anyone who is a permanent member of or participates in the maintenance of the household.)

Family, household member certification: I certify that

_____

is a member of my immediate family or household and is thereby eligible for membership.

Print current member's name: _____

Current member's signature: _____

Member signature	Date	Joint owner signature	Date