



NEW MEMBERSHIP

IMPORTANT INFORMATION: Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. Member's social security # will be used for tax reporting and is required to open an account with us. A savings account with a minimum balance of \$5.00 is required for membership.

Personal Information

Name _____ Social Security/TIN # _____
 Primary Phone _____ Work Phone _____ Birthdate _____
 Driver's License # _____ Exp. Date _____ DL State Issued _____ Mother's Maiden Name _____
 Physical Address (No PO Box) _____ City _____ State _____ ZIP _____
 Mailing Address (if different) _____ City _____ State _____ ZIP _____
 E-mail _____ Occupation/retired from _____

Eligibility (select one)

- Live in Humboldt, Del Norte, or Trinity County
- Work in Humboldt, Del Norte, or Trinity County
Name _____ Address _____ City/State/Zip _____
- Worship in Humboldt, Del Norte, or Trinity County
Name _____ City _____
- Humboldt State University Foundation, student, faculty or staff
- Family Member
Name _____

How did you hear about us? (select one)

- Friend Work School Mailer Found Online Newspaper Radio TV Event Other _____

Signatures and Certifications

By signing below, I certify under penalties of perjury that (1) the Taxpayer Identification Number (TIN)/Social Security Number shown on this form is my correct TIN, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding (and have written "Exempt" after my TIN on the TIN blank), 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 informed me that I am no longer subject to backup withholding. I am a U.S. person (including a U.S. resident alien).

By signing below, the undersigned has applied for membership in the credit union; agrees to its by-laws 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 the information provided on this Application is true and correct, and that the Terms and Conditions on the Application apply to all accounts held by the undersigned at this credit union.

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

Signature and Certification X _____ Date _____

Federally Insured by NCUA

<i>This area for credit union use only.</i>	
MEMBERSHIP # _____	
Opened By _____	Date _____
Approved By _____	Date _____
	4-2018



Guiding you to better banking

ACCOUNT AGREEMENT

Member's Name _____ Member # _____

- Checkboxes for Savings, Secondary Savings, Term Share Certificate, Checking Account, Issue checks, Savings Overdraft Protection, and LOC Overdraft Protection.

Joint Signer(s)

Name _____ Social Security/TIN # _____
Primary Phone _____ Work Phone _____ Birthdate _____
Driver's License # _____ Exp. Date _____ DL State Issued _____ Mother's Maiden Name _____
Physical Address (No PO Box) _____ City _____ State _____ ZIP _____
Mailing Address (if different) _____ City _____ State _____ ZIP _____
E-mail _____ Occupation/retired from _____

Name _____ Social Security/TIN # _____
Primary Phone _____ Work Phone _____ Birthdate _____
Driver's License # _____ Exp. Date _____ DL State Issued _____ Mother's Maiden Name _____
Physical Address (No PO Box) _____ City _____ State _____ ZIP _____
Mailing Address (if different) _____ City _____ State _____ ZIP _____
E-mail _____ Occupation/retired from _____

Agreement and Authorization, Terms and Conditions

- 1. I/We request that Compass CCU open the account(s) or make the change(s) described above. I/We acknowledge receipt of Notice of Negative Information, Fee Schedule, and the "Important Account Information For Our Members," which includes the following disclosures: Privacy, Terms and Conditions, Electronic Funds Transfers, Funds Availability and Truth-in-Savings.
2. Credit History. I/We authorize Compass CCU to check my/our credit and employment history, to obtain credit reports, and to answer questions about my/our credit experience with Compass CCU.
3. ATM/Debit Card. If I/we have placed a check-mark in the box next to "ATM/Debit card" by our signature(s) below, I/we apply for and request Compass CCU issue the card.
4. Security Interest. I/We acknowledge and agree that, as condition for the issuance of a Compass CCU ATM/Debit card, I/we grant Compass CCU a security interest in the shares and deposits in all joint and single party accounts, as described in the Terms and Conditions, in which we have interest.
5. Overdraft Protection. Subject to the provisions of the Terms and Conditions, if any action is taken with regard to my/our checking account results in the account becoming overdrawn, I/we authorize Compass CCU to make a transfer from my savings or line of credit (subject to application/approval).
6. POD (Payable on Death). I/We agree that the person(s) named below is/are designated as POD payee(s). On the death of the last of us to survive, ownership of the account passes to the POD payee(s). I/We understand that an attorney should be consulted regarding the validity of any person's survivorship rights to any funds in the account, the validity of any POD designation, or the fitness of this account or agreement for any particular purpose.

Designation of Transfer on Death Beneficiary

Beneficiary #1: _____ E-mail _____ Phone _____
Address (No PO Box) _____ City _____ State _____ ZIP _____
Beneficiary #2: _____ E-mail _____ Phone _____
Address (No PO Box) _____ City _____ State _____ ZIP _____

For additional Beneficiaries, complete another Account Agreement form

Signatures

By signing below, the undersigned has applied for the accounts & services listed above with the credit union; agrees to its by-laws 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 the 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 this credit union. By signing below, the undersigned acknowledges receipt of the named disclosures and the Terms and Conditions that apply to any approved account.

- 1. Member _____ Date _____ [] Free ATM/Debit card
2. Joint Signer _____ Date _____ [] Free ATM/Debit card
3. Joint Signer _____ Date _____ [] Free ATM/Debit card

Federally Insured by NCUA

This area for credit union use only.
Opened By _____ Date _____ [] Disclosures [] Fee Schedule
Approved By _____ Date _____ 4-2018