



Guiding you to better banking

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 is required for membership.

Personal Information

Name Social Security/TIN # Home Phone Work Phone Cell Phone Birth Date ID# State Issued Issue Date Exp. Date 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)

Family Friend Co-worker/Employer School Radio ad TV ad Newspaper/Magazine Online Banner ad Online Search Facebook Yelp Postcard/Mailer 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

This area for credit union use only. MEMBERSHIP # Verified By Date ID/Address OFAC Audit By Date

## ACCOUNT AGREEMENT

Member's Name \_\_\_\_\_ Member # \_\_\_\_\_  New  Supersede

### Accounts & Services

- Savings Account (required for membership)  Secondary Savings Account \_\_\_\_\_ suffix
- Directional Checking Account \_\_\_\_\_ suffix  Secondary Checking Account \_\_\_\_\_ suffix  Overdraft Protection from Savings Account
- Term Share Certificate:  6 Mo \_\_\_\_\_ suffix  12 Mo \_\_\_\_\_ suffix  24 Mo \_\_\_\_\_ suffix  36 Mo \_\_\_\_\_ suffix  48 Mo \_\_\_\_\_ suffix  60 Mo \_\_\_\_\_ suffix  \_\_\_\_\_ Mo \_\_\_\_\_ suffix

### Joint Signers

Joint Signer #1 Name \_\_\_\_\_ Social Security/TIN # \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Birth Date \_\_\_\_\_

ID# \_\_\_\_\_ State Issued \_\_\_\_\_ Issue Date \_\_\_\_\_ Exp. Date \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Physical Address (No PO Box) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

E-mail \_\_\_\_\_ Occupation/retired from \_\_\_\_\_

Joint Signer #2 Name \_\_\_\_\_ Social Security/TIN # \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Birth Date \_\_\_\_\_

ID# \_\_\_\_\_ State Issued \_\_\_\_\_ Issue Date \_\_\_\_\_ Exp. Date \_\_\_\_\_ 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

- 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. These disclosures are incorporated herein by reference and by which this account is governed. I/We acknowledge and agree that all accounts at Compass CCU are subject to any and all rules, regulations, bylaws and policies of the Credit Union and its Board of Directors now in effect and as amended or adopted hereafter. Multiple signatures indicate this is a joint account with Right of Survivorship. I/We understand that an attorney should be consulted regarding the validity of any person's survivorship rights to any funds in this account or the fitness of the account or agreement for any particular purpose.
- 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.
- 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. If a card is issued to me/us, by using the card, I/we acknowledge receipt of and agree to be bound by the Credit Union's Electronic Funds Transfer Agreement and Disclosures which govern the use of the card(s).
- 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.
- 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).
- 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: \_\_\_\_\_ Birth Date \_\_\_\_\_ E-mail \_\_\_\_\_ Phone \_\_\_\_\_

Address (No PO Box) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Beneficiary #2: \_\_\_\_\_ Birth Date \_\_\_\_\_ 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.

Directional Checking Account. If you select "Directional Checking" above, you acknowledge monthly direct deposit, enrollment in online banking with e-statements and a minimum of 10 debit card transactions (ATM transactions not included) are required. If all requirements are met, you will earn the corresponding APY listed on our website based on your average daily checking account balance. There is a Grace Period for the month in which you open your account. The requirements will not be enforced until the following month. Dividends are compounded monthly based on your average daily balance and correspond to the entire average daily balance. After the first month, if you do not meet the requirements, you will earn the Tier 1 APY. Visit [Compassccu.org](http://Compassccu.org) for current rates.

- Member \_\_\_\_\_ Date \_\_\_\_\_  Free ATM/Debit card
- Joint Signer #1 \_\_\_\_\_ Date \_\_\_\_\_  Free ATM/Debit card
- Joint Signer #2 \_\_\_\_\_ Date \_\_\_\_\_  Free ATM/Debit card

**This area for credit union use only.**

Account Opened By \_\_\_\_\_ Date \_\_\_\_\_  Terms & Conditions  Privacy Policy  Fee Schedule  Rate Sheet

Verification By \_\_\_\_\_ Date \_\_\_\_\_ Joint #1  ID/Address  OFAC Joint #2  ID/Address  OFAC  Beneficiary #1 OFAC  Beneficiary #2 OFAC

Audit By \_\_\_\_\_ Date \_\_\_\_\_