



94 Highland Avenue • P.O. Box 55
Winthrop, Maine 04364
Tel: (207) 377-2124

MEMBER ACCOUNT APPLICATION

Date

Throughout this Application, the references to "We", "Us", "Our" and "Credit Union" mean Winthrop Area Federal Credit Union. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for you as set forth herein. Words or phrases preceded by a checkbox (☐) are applicable only if the checkbox is marked, e.g., ☒ "n/a" means not applicable.

Account Type

All of the terms, conditions, form of account ownership, account selection and other information indicated herein apply to all of the accounts listed unless the Credit Union is notified in writing of a change.

☐ Regular Share Account ☐ Share Draft Account ☐ Christmas Club Account ☐ Share Certificate
☐ High-Yield Account ☐ IRA Account ☐ Health Savings Account ☐ Other

Account Services

Please check off the services you are interested in today:

☐ ATM Card ☐ Debit Card ☐ Online/Mobile Banking ☐ Bill Payer ☐ Ordering Checks ☐ Member Overdraft Privilege

Primary Member/Owner

Name		Birth Date		SSN/TIN		Mother's Maiden Name		Code Word			
DBA Name (if applicable)				Business License Number		State Issued		Issuance Date		Expiration Date	
Street Address						Email Address					
City, State, Zip						Home Phone No.			Cell Phone No.		
Identification Type (e.g. driver's lic, passport, etc.)		Identification Number		Country/State of Issue			Issue Date		Expiration Date		
Employer				Occupation/Title				Work Telephone No.			

Joint Owner 1 ☐ add ☐ Authorized Signer (Describe):

Name		Birth Date		SSN/TIN		Mother's Maiden Name			
Street Address				Email Address					
City, State, Zip				Home Phone No.		Cell Phone No.			
Identification Type (e.g. driver's lic, passport, etc.)		Identification Number		Country/State of Issue		Issue Date		Expiration Date	
Employer				Occupation/Title				Work Telephone No.	

Joint Owner 2 ☐ add ☐ Authorized Signer (Describe):

Name		Birth Date		SSN/TIN		Mother's Maiden Name			
Street Address				Email Address					
City, State, Zip				Home Phone No.		Cell Phone No.			
Identification Type (e.g. driver's lic, passport, etc.)		Identification Number		Country/State of Issue		Issue Date		Expiration Date	
Employer				Occupation/Title				Work Telephone No.	

Joint Owner 3* ☐ add ☐ Authorized Signer (Describe):

*If more than three Joint Owners, see attached.

Name		Birth Date		SSN/TIN		Mother's Maiden Name			
Street Address				Email Address					
City, State, Zip				Home Phone No.		Cell Phone No.			
Identification Type (e.g. driver's lic, passport, etc.)		Identification Number		Country/State of Issue		Issue Date		Expiration Date	
Employer				Occupation/Title				Work Telephone No.	

Account Designation

☐ **Payable on Death (P.O.D) Account** – Provide the following information to designate a P.O.D Beneficiary. Upon the death of the last account owner, ownership of the account shall be divided among the surviving beneficiaries listed below.

Beneficiary/POD Payee - Name and Address			Beneficiary/POD Payee - Name and Address					
Date of Birth		Relationship	Phone Number		Date of Birth	Relationship	Phone Number	

☐ Representative Payee

Name		Signature		Date	
		X			

☐ Other (describe):

Name		Signature		Date	
		X			
Authorized Signers					
By signing this authorization, each Authorized Signer identified below jointly and severally certifies and agrees that the terms of the Certificate of Authority apply to the account owner listed above. Each signer further acknowledges receipt of and agrees to be bound by the terms and conditions found within the Membership Account Agreements including, but not limited to, Truth-in-Savings Disclosure, Privacy Policy, Rate and Fee Schedules, Funds Availability Disclosure and Electronic Funds Transfer Disclosure, all of which are incorporated into and made part of this application. Each signer agrees to the terms and conditions set forth therein and to any amendments we make from time to time.					
Name <input type="checkbox"/> Receive account information only		Title		Signature	
				X	
Name <input type="checkbox"/> Receive account information only		Title		Signature	
				X	
Certificate of Authority					
Account Owner. The Account Owner name shown above is the complete and correct name of the Account Owner.					
Authorized Signers. The persons signing above (Authorized Signers) presently occupy the positions listed and are authorized to transact business on behalf of the Account Owner. The Account Owner agrees to notify the Credit Union in writing of any change in the Authorized Signers' authority. The Credit Union may request any other evidence of a Signer's authority at any time.					
Authority. 1.) Each Authorized Signer listed above (Signer) certifies and agrees that the Account Owner's accounts and services will be governed by the terms set forth in the Master Membership Account Agreement and Rate Addendum and Schedule of Fees and Charges, as amended from time to time. 2.) The Credit Union is directed to accept and pay without further inquiry any item, bearing the signature as indicated above, drawn against any of the Account Owner's accounts listed above. Unless otherwise indicated, any one Authorized Signer is expressly authorized to endorse all items payable to or owned by the Account Owner for deposit with or collection by the Credit Union and to execute such other agreements and to perform any other transaction under the Agreement. 3.) The authority given to the Authorized Signers shall remain in full force until written notice of revocation is delivered to and received by the Credit Union at the location where the account was opened and maintained. Any such notice shall not affect any items in process at the time notice is given. The Credit Union shall have no duty to inquire as to the powers and duties of any Signer and shall have no notice of any breach of fiduciary duties by any Signer unless the Credit Union has actual notice of wrongdoing. 4.) Any persons indicated above to "Receive account information only", are authorized to receive from the Credit Union, either orally or in writing, any information related to the account. Those persons are not authorized to withdraw funds or issue checks/drafts against or make any transaction related to the account.					
Liability. The Account Owner agrees that the Credit Union shall not be liable for any losses due to the Account Owner's failure to notify the Credit Union of such changes. Account Owner and each Signer agree to indemnify and hold Credit Union harmless of any claim or liability as a result of unauthorized acts of any Signer or former Signer or acts of any Signer upon which Credit Union relies prior to notice of any account change.					
Important IRS Information - TIN Certification					
In accordance with IRS W-9 Instructions and under penalties of perjury, you certify that: (1) The number shown on this form is your correct taxpayer identification number (or you are waiting for a number to be issued to you); (2) Unless indicated below, you are not subject to backup withholding because you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified you that you are no longer subject to backup withholding; (3) Unless indicated below, you are a U.S. citizen or other U.S. person (including a resident alien); and (4) the FATCA code entered on this form (if any) indicating that the payee is exempt from FATCA reporting is correct. FATCA Exemption Code _____					
Certification instructions. 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 then you must check the box "I am subject to backup withholding" below. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.					
<input type="checkbox"/> I am subject to backup withholding <input type="checkbox"/> I am exempt <input type="checkbox"/> I am a foreign person other than a U.S. resident alien (complete IRS form W-8BEN)					
Signatures					
You hereby apply for membership with the Credit Union. You warrant the truth of the information contained in your application for membership and/or in subsequent representations to us. You realize that such information will be relied upon by us in determining your membership eligibility and/or credit worthiness. You hereby authorize us, our employees and agents to investigate and verify any information provided to us by you. By signing below, you agree to be bound by the terms and conditions found within the Membership Account Agreements including, but not limited to, Truth-in-Savings Account Disclosures, Privacy Policy, Rate and Fee Schedules, Funds Availability Policy Disclosure and Electronic Funds Transfer Agreement which are incorporated into and made part of this application and you agree to the terms and conditions set forth therein and to any amendments we make from time to time. If your application for membership is a joint application, any liability created by the use of your Account is joint and several. You authorize any person, association, firm, corporation or personnel office to furnish information concerning your affairs upon our request, including, but not limited to, providing credit and employment history information. In addition to establishing a regular share Account, you may also from time to time request additional Accounts and/or Account Services be established on your behalf and/or the addition of joint owner(s) of your Account(s). Your signature below is your continuing authorization for the Credit Union to follow your written or verbal instructions to do so and you agree that your continuing authorization will remain in effect unless We receive written instructions to the contrary. You hereby authorize us to recognize any of the signatures subscribed herein in the payment of funds or the transaction of any business for your Account(s). The Internal Revenue Service does not require Your consent to any provision of this document other than the certifications required to avoid backup withholding.					
Important Information About Procedures for Opening a New Account. To help the government fight the funding of Terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.					
Consent to Receive Calls. You agree if you provide or have provided any telephone number, including a cell phone number, or email address on this application, other Credit Union form, or verbally, you are giving the Credit Union, its agents, employees, or third parties your consent to contact you at such telephone number(s) or email address(es) to discuss or communicate the status of your accounts or applications. You understand and agree that if we contact you at any telephone number or cell phone number you have provided, you agree that we may contact you whether these numbers are dialed manually or by means of an automatic telephone dialing system, or whether we use a pre-recorded message. You understand and agree that you are not required to consent to telephonic or email contact as a condition of purchasing any property, goods or service (including loans). You may withdraw your consent at any time by contacting the credit union by phone, in person or any other reasonable means and informing us of your preferences.					
Primary Member/Owner Signature		<input type="checkbox"/> Custodian <input type="checkbox"/> Authorized Signer		Date	
X				X	
Joint Owner 2 / Other:				Date	
X				X	
Joint Owner 3 / Other:				Date	