

General Electric Credit Union Membership/Share Application

ALL INFORMATION MUST BE COMPLETED TO PROCESS. 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 for 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 or other identifying documents.

GECU Member #: _____ SSN/TIN #: _____
(Office use only)

Member Name: _____ Date of Birth: _____
(Please print)

Residence Address: _____

City: _____ State: _____ Zip: _____

Mailing Address: _____
(Write "same" or if different from residence address please provide)

City: _____ State: _____ Zip: _____

Home Phone #: _____ Work Phone #: _____

1st Joint Name: _____ SSN/TIN #: _____
(Please print)

Residence Address: _____

Date of Birth: _____

How many Jeanie Cards? None One Two Order cards with checking account (Maximum 1 card per person; 2 cards per account)

Do you want Overdraft Protection on your share account? No Yes *If yes, all applicants must apply and be members.*

If yes, are you a U.S. Citizen? No Yes **Co-Applicant** No Yes

IMPORTANT: Read before completing this overdraft protection application and check appropriate box:

- If you are applying for an individual account in your own name and are relying on your own income or assets.
- If you are applying for a joint account or an account that you and another person will use.

We intend to apply for joint credit. Applicant Initials _____ Co-Applicant Initials _____

- If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

HOW ARE YOU ELIGIBLE FOR MEMBERSHIP? (Please check one)

- Family Member (list family info.) Name: _____
Relationship: _____ Member #: _____ Employer: _____
- Employer (list your company): _____
- County (please specify): _____ Live Work Worship School
- Other (please specify): _____

Please see reverse side for the complete membership/share disclosure.

TO SECURE THE PAYMENT OF YOUR ACCOUNT OR ANY LOANS, YOU GRANT US A SECURITY INTEREST IN SHARES AND DEPOSITS HELD BY YOU WITH US, WHETHER HELD BY YOU ALONE OR JOINTLY. IF YOU DEFAULT, WE SHALL HAVE THE RIGHT TO APPLY ANY AND ALL AMOUNTS IN SAID SHARE ACCOUNTS AND DEPOSITS TO THE PAYMENT OF YOUR OBLIGATIONS TO US.

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. person (including a U.S. resident alien).

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

Member Signature: _____ Date: _____

1st Joint Member Signature: _____ Date: _____

2nd Joint Member Signature: _____ Date: _____

I hereby make application for membership, an ATM account and overdraft protection in the General Electric Credit Union and agree to conform to its bylaws and any amendments and hereby agree for at least one share. I/we authorize GECU or any credit bureau or other investigative agency employed by the Credit Union to investigate my credit, employment history or any other information and to report to others such information and credit experience with me. I acknowledge receipt of the "Know Your Share and Share Draft Accounts" and rate sheet, and if applicable, the Overdraft Protection Disclosure. This account is subject to all terms and conditions as stated in that disclosure as amended from time to time, and incorporates the same by reference to this agreement. **Joint Share Agreement:** The General Electric Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or other transaction of any business for this account. The joint owners 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 owners to their credit as such joint owners 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 for any liability for such payment. Any or all said joint owners may pledge all or any part of the shares in this account as collateral security for a loan or loans. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them, except by written notice to said Credit Union which shall not affect transactions therefore made. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex and marital status. The federal agency which administers compliance with this law concerning this credit union is the National Credit Union Administration, 7000 Central Parkway, Suite 1600, Atlanta, GA 30328. The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Payable on Death Addendum

Date: _____ Account No: _____ All/Sub Account Nos: _____

All sums being held in this account are deemed to belong solely to the signators/owners listed below. Upon the death of the signators/owners, all sums being held in this account shall be payable to the beneficiary(ies), listed below, of this account. **(Provide beneficiary(ies) name and SSN#)**

If more than one beneficiary is listed, the account balance shall be distributed to them in equal shares, unless otherwise noted. The signators/owners may pledge all or any part of the shares in this account as collateral security for a loan or loans. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owner, except by acceptable written notice to said Credit Union which shall not affect transactions theretofore made. This addendum takes effect on the above referenced date and replaces any prior addenda on said account. This addendum shall apply to all sub-accounts based on the member's account number listed above with the Credit Union (except for IRA accounts) unless specifically designated otherwise on the addendum. If any beneficiary(ies) dies before the signators/owners, his or her interest and the interest of his or her heirs shall terminate, and the share which such predeceased beneficiary would have received shall be distributed on a pro-rated basis to the remaining beneficiary(ies) then living.

In the event this addendum is attached to a joint with rights of survivorship account, the terms of the joint with rights of survivorship contract take precedence over the terms of this addendum.

_____ Prime Member's Signature _____ Joint Member's Signature _____

FOR OFFICE USE ONLY

USA Patriot Act Identity Verification for Member

Document Used: (i.e. Driver's License) _____ Document ID#: _____

Place of Issuance: _____ Date of Issuance: _____

Expiration Date: _____ Non-Documentary Method: _____

Discrepancy Resolution: _____

OFAC Date Verified: _____ Employee Initials: _____ Date: _____

Supervisory Approval: _____ Date: _____

USA Patriot Act Identity Verification for 1st Joint Member

Document Used: (i.e. Driver's License) _____ Document ID#: _____

Place of Issuance: _____ Date of Issuance: _____

Expiration Date: _____ Non-Documentary Method: _____

Discrepancy Resolution: _____

OFAC Date Verified: _____ Employee Initials: _____ Date: _____

Supervisory Approval: _____ Date: _____

Initials of employee taking the application Employee: _____

Acct opened/disclosure sent Beacon: _____ OP LOC: _____ Empl: _____ Date: _____

ATM ordered () Requested No ATM Card Opened CashPlu\$ w/checking Empl: _____ Date: _____

Approval Agent: _____

Action: New Account Name Change (Previous name: _____)

Add Joint Remove Joint (Name removed: _____)

Membership Officer _____ Date Approved _____