

# ENERGY ONE FEDERAL CREDIT UNION

## Membership Application/Signature Card for Personal Accounts

Member # \_\_\_\_\_

*Please read carefully the disclosure brochure and fee schedule. Accounts subject to approval per Energy One policy.*

**Membership type:**  Individual  Joint w/survivorship  Individual w/joint ownership w/survivorship  Trust/POD (requires add'l card)

**Share type (required):**  Ownership  Student (15-24)  Cash Club (under 15) **Other:**  Money Market  Certificate  Holiday

**Checking type:**  Premier One  1-2-3 Free  Fresh Start  Student  Money Market E-Checking

**Applicant**

Last Name, First Name, Middle		Birthdate MM/DD/YYYY	Social Security # (TIN)	Mother's Maiden Name
Physical address		City	State	ZIP
Mailing address (if different from physical address)		City	State	ZIP
Home Phone	Cell Phone	Office Phone	Driver's License #	DL State
E-Mail address		Name of qualifying group, employer, or family/household member		
Employer name and address		Name and address of nearest relative not living with you		

**Co-Applicant**

Last Name, First Name, Middle		Birthdate MM/DD/YYYY	Social Security # (TIN)	Mother's Maiden Name
Physical address		City	State	ZIP
Mailing address (if different from physical address)		City	State	ZIP
Home Phone	Cell Phone	Office Phone	Driver's License #	DL State
E-Mail address	Employer name and address	Relationship to primary applicant		

**Certification** Under penalties of perjury, I certify that: 1. The number shown on this form is my correct Taxpayer Identification Number (TIN), or I am waiting for a number to be issued, 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 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 US person (including US resident alien). Instructions Cross out #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, #2 does not apply. Cross out #3 above and complete a W-8 BEN if you are not a US person. The Internal Revenue Service does not require your consent to any provision of this document other than the certificates required to avoid backup withholding.

**Complete to enroll in overdraft protection on a checking account.**

Indicate which option(s) to use in which order when an overdraft occurs. If funds are not available in option 1, then option 2, then 3 will attempt to cover your overdraft. **Please note: Due to federal regulations, this overdraft enrollment does not apply to debit card or ATM withdrawals. A separate opt-in form is required.**

- Transfer funds from my share account.
- Transfer funds from account # \_\_\_\_\_
- Advance funds from a line of credit (upon application and approval; not available in all states).

**Complete to apply for an ATM or Visa Debit card. I/**

We hereby apply for an ATM or Visa debit card and agree to the terms of the Electronic Services Disclosure and Agreement. I/We understand that misuse of the card and/or Personal Identification Number (PIN) will result in the loss of card privileges and possibly the loss of membership. I/we further understand I/we must report any theft or loss of card to the credit union as soon as it is discovered.

- Applicant requests  ATM card  Debit card
- Co-applicant requests  ATM card  Debit card

**By signing below, I/We authorize Energy One to obtain a credit report and/or other consumer report applicable. I/We agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the credit union makes which is incorporated herein. I/We acknowledge receipt of a copy of the agreement and disclosures applicable to the accounts and services requested herein. If an ATM card or EFT service is requested and provided, I/We agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement.**

Applicant Signature  Co-Applicant Signature  Date \_\_\_\_\_

Don't forget to include copies of identification documents required by the USA Patriot Act. Find a list of documents as well as contact information for your preferred branch at [www.energyone.org](http://www.energyone.org)

Membership Officer