

You belong here!

Membership Application

New Account Type: Savings <input type="radio"/> Checking <input type="radio"/> Other: _____	Name/Address Change <input type="radio"/>	Overdraft Source: <input type="radio"/> Savings <input type="radio"/> ODLOC <input type="radio"/> Other: _____
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Member Account Number	Date	<input type="radio"/> New Account <input type="radio"/> Add Joint Member <input type="radio"/> Update Membership Card <input type="radio"/> Other: _____
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Primary Member Information

Last Name	First Name	Middle Initial	Email Address
Street Address		Department ID #	
Home Phone			
City	State	Zip Code	Work Phone
Social Security Number		Date of Birth	Cell Phone
Employer	Mothers Maiden Name	Method Used to Verify ID <input type="radio"/> DL <input type="radio"/> Other _____	Issued by & ID Number

Joint Member Information (1)

Last Name	First Name	Middle Initial	Email Address
Street Address		Department ID #	
Home Phone			
City	State	Zip Code	Work Phone
Social Security Number		Date of Birth	Cell Phone
Employer	Mothers Maiden Name	Method Used to Verify ID <input type="radio"/> DL <input type="radio"/> Other _____	Issued by & ID Number

Joint Member Information (2)

Last Name	First Name	Middle Initial	Email Address
Street Address		Department ID #	
Home Phone			
City	State	Zip Code	Work Phone
Social Security Number		Date of Birth	Cell Phone
Employer	MMN	Method Used to Verify ID <input type="radio"/> DL <input type="radio"/> Other _____	Issued by & ID Number

Member Signature	Date
Joint Member Signature (1)	Date
Joint Member Signature (2)	Date

By signing above, I/we certify that the information on this application is complete, true and submitted for the purpose of obtaining the service(s) requested. I/We also agree to the terms and conditions governing these services, including any fees and charges. I/We authorize SEMC Federal Credit Union to verify credit and employment history by any means, including preparation of a credit report by a credit-reporting agency.

Payable On Death Agreement (P.O.D.)

The undersigned owner hereby designates the undersigned P.O.D. payee(s) as beneficiary (ies) on this account. Upon the death of the owner, the proceeds of this account will pass automatically to the P.O.D. payee(s). In the event there is more than one owner of this account, the proceeds will not pass to the P.O.D. payee(s) until all owners have died. The P.O.D. payee(s) shall have no ownership rights or access to this account during the lifetime of the owner.

Payment to any owner or P.O.D. payee(s) or the survivor(s) of them, upon the death of the owner, shall be valid and discharge said credit union from all liability for such payment.

The right or authority of the credit union under this agreement shall not be changed or terminated by said owner, except by written notice to said credit union, which shall not affect transactions theretofore made.

Any or all of said owner(s) may pledge all or any part of the shares in this account as collateral security for a loan or loans.

In the event that there is more than one owner of this account, the undersigned owners hereby agree with each other and with said credit union that all sums now or hereafter contained in such account, are and shall be owned by them jointly, with right of survivorship and be subject to withdrawal and deposit by any of them.

P.O.D. Payee	Social Security Number	Date Of Birth	Relationship
P.O.D. Payee	Social Security Number	Date Of Birth	Relationship

Application

I make application for membership in SEMC Federal Credit Union and agree to conform to its laws and subscribe for at least one share.

Audio Response

I am applying for an audio response number. I understand this service can be canceled if: (1) there has been unauthorized use of my accounts and (2) if a joint owner or I request this service to be canceled. I further understand that all previous terms and conditions currently existing with all my accounts are incorporated in this agreement.

Identification Withholding

Under the penalties of perjury, I certify (1) that the number shown on this form is my correct identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

Joint Account

SEMC Federal Credit Union is authorized to recognize any of the above signatures in the payment of funds or the transaction of any business for this Account. If this Account is owned jointly, then all sums paid in on savings, or paid in on to the joint owners credit with all accumulations thereon, are owned by them jointly with right of survivorship and are 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 all joint owners discharge the SEMC Federal Credit Union from any liability for such payment.

Any one or all of said joint owners may pledge all or part of the shares in this Account as collateral security for one or more loans.

SEMC Federal Credit Union's rights under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to SEMC Federal Credit Union which shall not affect transactions made before SEMC Federal Credit Union's receipt of such notice.

Statutory Lien.

If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of savings and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

Miscellaneous

This agreement is binding upon all of the parties who sign. All references to "I" or "me" in this Agreement shall refer to each of the undersigned if more than one. Written notices required by this Agreement must be sent certified mail, returned receipt requested.

Reporting Notice

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Privacy Notice

SEMC Federal Credit Union collects nonpublic information about you from the following sources:

- **Information we receive from you on applications or other forms**
- **Information about your transactions with us or others: and**
- **Information we receive from a consumer-reporting agency**

We may disclose all of the information we collect about our members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. We may also disclose nonpublic personal information about our members and former members to nonaffiliated third parties as permitted by law. * SEMC Federal Credit Union restricts access to your personal and account information to those employees, directors and supervisory committee members who need to know that information to provide products or services to you or perform their duties under federal or state regulations. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Application taken by:	Date:	Chex Systems: <input type="radio"/> Yes <input type="radio"/> No	Issued Debit Card: (check one) <input type="radio"/> Yes <input type="radio"/> No	
Eligibility:	SEG Code:	Verified By:	Audio Response: <input type="radio"/> Yes <input type="radio"/> No	
Membership Officer:	OFAC Checked:	<input type="radio"/> Yes <input type="radio"/> No	Home Banking <input type="radio"/> Yes <input type="radio"/> No	E-Statements <input type="radio"/> Yes <input type="radio"/> No