

Membership Application

Join online at
www.nwfcu.org

How to join NWFCU

- Open a Share Savings Account to establish your membership with an initial deposit of \$5. Make checks payable to NWFCU.
- If you are returning this form by mail or fax, please enclose a **clear photocopy of your I.D.** Acceptable identification includes an **unexpired** government-issued I.D. card that contains a photo, unique identification number, signature and your current address.
- If you are applying for a NWFCU credit card or Line of Credit (LOC) loan, please provide a copy of your most recent paystub.

To open your account(s):

- Mail your application to the address below,
Attention: Call Center or
- Visit a branch or
- Fax your application to 703-925-5113

Questions?

- Contact our Call Center at the numbers shown below.

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 you 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.



FEDERAL CREDIT UNION
P.O. Box 1229, Herndon, VA 20172
703-709-8901 • 1-866-709-8901 • Fax: 703-709-9326

www.nwfcu.org

Your Lifetime Financial Partner

Check Order Form for NWFCU Checking Account

Print name(s) and address as they are to appear on your checks:

Name(s) _____

Address _____

City _____

State _____ Zip _____

Phone Number (_____) _____

Mail my check order to: Address above Address on account

Order quantity (150 checks per box) 1 Box 2 Boxes 3 Boxes

Indicate starting check number (must be 101 or higher) _____

Credit Union Use Only

Member Checking Account Type & Number _____

CU Rep _____ Date _____

Check Design Choices:

Checks will be top tear with duplicate copies (we do not return cancelled checks), with standard typeface, shipped via regular U.S. Postal Service.

Basic Checking Account holders: your checking account will be automatically debited for the cost of the checks. First and Access checking account holders: will receive one box of the NWFCU Custom Logo design as your free checks. Premier checking account holders: you will receive an unlimited supply of the NWFCU custom logo design as your free checks.

Design*

	Price*
<input type="checkbox"/> NWFCU Custom Logo (first order free with First or Access; all orders free with Premier)	\$11.40
<input type="checkbox"/> Safety Paper <input type="checkbox"/> Blue <input type="checkbox"/> Gold	\$14.20
<input type="checkbox"/> Colonial Classic (parchment look)	\$19.20
<input type="checkbox"/> America the Beautiful	\$19.20

*Other designs are available. Prices current as of 1/2010 and are subject to change. Cost of checks will be deducted from your checking account. **Please be sure to deposit funds to cover the cost of your check order.**

Overdraft Protection:

Protect yourself from bounced checks! Your NWFCU checking account includes fee-free automatic overdraft protection from your Share Savings account as well as your Money Market account, Line of Credit loan and/or NWFCU Credit Card (provided you have chosen these services). In section B of the application, indicate your preference for the order in which NWFCU is to draw funds to cover your checking account in case of an overdraft situation; circling 1, 2, 3 or 4 to indicate your 1st, 2nd, 3rd and 4th sources of protection.

eStatement Agreement

By my signature on this application, I agree, if selected, to obtain my Northwest Federal Credit Union (NWFCU) account information online and request that NWFCU not mail me paper statements for the account number(s) indicated. I understand that NWFCU will not deliver my account statements in paper form but will mail me a paper account statement, at any time, upon my request (a fee may apply). I authorize NWFCU to use my email address to communicate with me electronically. NWFCU will not disclose information to third parties, excluding credit union affiliates, concerning my accounts. NWFCU does not and will not sell or provide any personal information to third parties for independent use.

American Consumer Council (ACC) Agreement

If your Northwest Federal Credit Union (NWFCU) membership eligibility is based upon membership in the American Consumer Council (ACC), by your signature on this application, you agree to NWFCU sharing your name, address and phone number or email address with the ACC. As an ACC member, you will receive communication about their annual meeting, election and annual report.

Direct Deposit Guarantee

See your payroll office to initiate FREE direct deposit to your NWFCU account.

Think it's a hassle to change your direct deposit? Think again! We make switching your deposits to a dividend-earning NWFCU checking account easy. With our Direct Deposit Guarantee program, we'll guarantee the amount of your direct deposit. Simply complete your employer's direct deposit form with the following information:

- Your NWFCU account number (Checking or Share Savings)
- NWFCU's ABA routing number: **256075025**
- NWFCU's address: NWFCU, P.O. Box 1229, Herndon, VA 20172-1229

Retain a copy for your records should you need to redeem the guarantee.

Joint Owners

Please note that while Joint Owners have equal access to the accounts you've specified, they are not eligible for the full privileges of membership, such as credit union low-rate loans, credit cards, shared branch access and other member services.

If you have Joint Owners listed on your accounts, consider sponsoring them for membership. Their relationship to you may allow them to join NWFCU for as little as a \$5 share savings deposit and will provide them with all the advantages of NWFCU membership.



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A: Primary Owner of Account & Eligibility (Please print)

Name (Last, First, MI) _____
 Address (cannot be a P.O. box) _____
 City, State, Zip _____
 Evening Phone (_____) _____ Day Phone (_____) _____
 SSN (TIN if applicable) _____ Birthdate ___/___/____ (mm/dd/yyyy)
 Driver's License Number & State _____
 Email Address _____
 Employer _____ # of Years _____ Occupation _____
 I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

I am eligible to join in one of the following ways:

- Employee of the Agency (please provide your AIN: _____)
 Employee of an Agency Contractor _____
 Through My Employer or Organization _____
 Immediate Family or Household Member:
 Member Name _____ Relationship _____
 Account Number _____ or Day Phone (_____) _____

How did you hear about NWFCU?

- Current NWFCU Member Co-worker Employer Presentation Website
 Television Newspaper Other _____

B: Services Desired Choose your NWFCU services by checking the appropriate boxes below.

Share Savings Account (required for membership, with a \$5 minimum deposit)
 ATM Card (Debit MasterCard available with checking account)

Checking Account

- First (for members age 15-22) Basic Access Premier

Choose Your Fee-Free Overdraft Protection

(circle order of overdraft sources — see back for details)

- I 2 3 4 Use my Share Savings Account
 I 2 3 4 Use my Money Market Account (Account Number _____)
 I 2 3 4 Use my Line of Credit Loan
 I 2 3 4 Use my NWFCU Credit Card (Card Number _____)

Choose Your FREE Access Card

- Debit MasterCard (checking account required) ATM Card
 Also issue a card to Joint Owner (complete Section C below)

FREE Online Account Access

Comes with automatic eStatements unless box is checked:

FREE Online Statement Access

Please see eStatement Agreement on reverse side.

FREE Nationwide Shared Branch Access (3,300+ locations in the U.S.)

Apply for Credit Card or Line of Credit (LOC) Loan (with a maximum credit line of \$2,000; higher limits require a separate application)

- Visa Platinum FirstCard Visa Platinum (for members age 15-22) LOC Loan
 Travel Rewards Gold MasterCard

Mother's Maiden Name _____

Holiday Club Account (\$5 minimum deposit)

Money Market Account (no minimum deposit)

C: Joint Owner NWFCU may limit transactions conducted by Joint Owner. Please include a clear copy of photo I.D.

Joint Owner (Last, First, MI) _____
 Address (cannot be a P.O. box) _____ City, State, Zip _____
 SSN/TIN _____ Birthdate ___/___/____ (mm/dd/yyyy) Evening Phone (_____) _____ Day (_____) _____
 Employer _____ # of Years _____ Occupation _____
 Joint on: Savings Checking Holiday Club Money Market Account FirstCard Visa Platinum
 I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

D: SSN/Taxpayer Identification Number (TIN) Certification and backup withholding information

- Under penalty of perjury, I certify that: (1) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) shown is my correct identification number; (2) I am NOT subject to backup withholding because (a) I am exempt; (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends or interest; or (c) because 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).
 I am subject to backup withholding I am not a United States Citizen or resident alien, for income tax purposes I must complete a W-8BEN.

E: Right of Survivorship

All Northwest Federal Credit Union multiple-party accounts (those with 2+ owners) are held with survivorship, meaning that upon the death of any of the undersigned, the account belongs to the surviving owners listed as provided by law, and the right of survivorship shall continue between the survivors. If the box marked "Joint Account — No Survivorship" is checked, the interest of the deceased owner(s) will pass to the decedent's estate(s).
 Joint Account — No Survivorship

F: Security Interest

I hereby grant NWFCU a security interest in all shares and dividends on deposit, now and hereafter, in all accounts I own (including joint accounts) to secure any and all of my indebtedness or obligations to NWFCU (except loans secured by real estate), now and hereafter, including debts incurred by credit card. Funds in my Individual Retirement Account are excluded from this security interest. NWFCU may enforce this security interest without prior notice.

Initials _____
 Initials _____

G: Signature(s) Please include a clear copy of photo I.D.

I hereby make application for membership in NWFCU. By signing this application, I, Member, and Joint Owner, if any, agree to be bound by the bylaws and policies of NWFCU and agree to abide by the properly disclosed terms and conditions, including the Account Agreements & Disclosures, Funds Availability and Schedule of Fees, and any amendments thereto. I certify that I am eligible for membership with NWFCU and agree to furnish verification of eligibility, if required. I/we hereby certify that all information herein is true and correct under penalty of perjury and authorize NWFCU to obtain a credit report and make inquiries to verify information in order to process this application.

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

Primary Owner Signature **X** _____ Date _____

Joint Owner Signature **X** _____ Date _____

Credit Union Use Only

- New MC _____ Share Savings Acct # _____ Debit MasterCard # (1) _____ I
 Reopen Previous Name _____ Checking Acct # _____ Debit MasterCard # (2) _____ X
 ID Scanned CU Representative _____ Money Market Acct # _____ ATM Card # (1) _____
 ID Attached Branch _____ Date _____ Holiday Club Acct # _____ ATM Card # (2) _____