

Membership Application & Update Form



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.

MEMBERSHIP OF MINORS: If membership is being established by a Minor (an individual under the age of 18), the Minor may request a Northwest account access card and/or Northwest "electronic services" (Telephone Banking/Online Banking), or open a checking account, provided that a responsible adult is Joint Owner on the account. The adult Joint Owner is responsible for the Minor's actions regarding the use of any of the aforementioned services and indemnifies and holds harmless Northwest from any such use.

A: PRIMARY OWNER OF ACCOUNT AND ELIGIBILITY (Please print)

| | | | |
|--|--|---|---|
| <input type="checkbox"/> New Member | | <input type="checkbox"/> Account Update(s) Requested (select all that apply) | |
| <input type="checkbox"/> Name Change | | <input type="checkbox"/> Change of Address | <input type="checkbox"/> Open Additional Products/Services (Complete Section B) |
| <input type="checkbox"/> Add Joint Owner(s) (Complete Section C) | | <input type="checkbox"/> Add Beneficiary (Complete Section D) | |

| | | | | | |
|---|-------|---|------------------------------|--|---------------------------------|
| Name (First, MI, Last) | | Social Security Number (Tax Identification Number, if applicable) | | Birthdate (MM/DD/YYYY) | |
| Residential Address (Cannot be a P.O. box) | | City | | State | ZIP Code |
| Mailing Address (If different from residence) | | City | | State | ZIP Code |
| Home Phone Number | | Work Phone Number | Mobile Phone Number* | Email Address | |
| Full Driver's License or State ID Card Number | State | Other Form of Identification | | ID Issue Date (MM/DD/YYYY) | ID Expiration Date (MM/DD/YYYY) |
| Employer | | Occupation/Job Title | Approximate Annual Income \$ | Source of Deposits, if Other than Payroll (i.e., pension, Social Security) | |

| | | | |
|---|--|--|--|
| I am a: | | How will you use this account? (i.e., savings, primary expenses) | |
| <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non Resident Alien | | | |

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|--|--|---|--|
| Do you plan to use your account to conduct international transactions such as incoming or outgoing international wires or receive international ACH credits? | | Are you or any member of your family a public official? (Person(s) who are or have been entrusted with prominent public functions, i.e., heads of government, senior politicians, senior government, judicial or military officials) | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |

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|---|---|
| I am eligible to join in the following way (i.e., Federally Affiliated, Family, Community Partner or Employer) | How did you hear about us? (Select one) |
| | <input type="checkbox"/> I'm already a member <input type="checkbox"/> Family or friend <input type="checkbox"/> My employer <input type="checkbox"/> Google/internet search <input type="checkbox"/> Advertisement |
| | <input type="checkbox"/> Spanish-speaking advertisement <input type="checkbox"/> Event <input type="checkbox"/> Other: _____ |

B: PRODUCTS/SERVICES DESIRED – Choose your Northwest products and services by checking the appropriate boxes.

| | |
|--|---|
| <input type="checkbox"/> Primary Savings Account REQUIRED for membership , with a \$1.00 minimum deposit | <input type="checkbox"/> Online Banking |
| <input type="checkbox"/> ATM Card (ATM/Debit Card available with checking account.) | <input type="checkbox"/> Secondary Savings Account |
| <input type="checkbox"/> Issue ATM Card to Joint Owner(s) (Cards will be issued for all Joint Owners, if selected.) | <input type="checkbox"/> Money Market Account |
| <input type="checkbox"/> Membership in Youth Club (Available for members under age 18. Ask for the new member packet with gift.) | <input type="checkbox"/> Savings Club Account |
| <input type="checkbox"/> Checking Account Comes with a FREE ATM/Debit Card unless box is checked: <input type="checkbox"/> (Must have at least one person over 18 on the account to have a checking account.) | <input type="checkbox"/> Certificate Account(s) |
| <input type="checkbox"/> Issue ATM/Debit Card to Joint Owner(s) on Account (Cards will be issued for all Joint Owners, if selected) | |
| <input type="checkbox"/> Dividend Rewards Checking (<input type="checkbox"/> with Rewards Savings) | |
| <input type="checkbox"/> Debit Rewards Checking (<input type="checkbox"/> with Rewards Savings) | |
| <input type="checkbox"/> Choice Checking | |
| <input type="checkbox"/> Elite Checking | |

| | |
|--|---|
| Overdraft Protection Select draw account(s) to be used as overdraft source(s). | Member Protection Plan (MPP) Not applicable for members under age 18. |
| <input type="checkbox"/> Primary Savings Account | |
| <input type="checkbox"/> Rewards Savings | |
| <input type="checkbox"/> Secondary Savings Account | |
| <input type="checkbox"/> Money Market Account | |

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|--|
| <input checked="" type="checkbox"/> Limited MPP (Comes with eligible accounts, form required to opt out) |
| <input type="checkbox"/> Standard MPP (Opt in form is required) |
| If Member Protection Plan is selected, it will be the last overdraft source. Fees apply. |

*If you provide a mobile phone number, Northwest has your permission to place calls or text messages, including autodialed and prerecorded message calls, to that number. Message and data rates may apply.

C: JOINT OWNER(S) – Northwest may limit transactions conducted by Joint Owner(s).

Joint Owner(s) are not eligible for the full privileges of membership. All accounts are owned jointly with right of survivorship. To add a Joint Owner, select account(s) below or Joint Owner will be added to all accounts with the exception of individual retirement accounts (IRAs). Any subsequent designation will supplement a prior designation unless it is inconsistent.

Joint Owner #1 ☐ All Accounts ☐ Checking ☐ Savings ☐ Money Market ☐ Certificate

| | | | | | | | |
|--|--|-------------------|----------------------------|---|----------|------------------------|------------------------------|
| Name (First, MI, Last) | | | | Social Security Number (Tax Identification Number, if applicable) | | Birthdate (MM/DD/YYYY) | |
| Address (Cannot be a P.O. box) | | | | City | | State | ZIP Code |
| Home Phone Number | | Work Phone Number | Mobile Phone Number* | Email Address | | Occupation/Job Title | |
| Account Number(s) | | | | | | | |
| Full Driver's License or State ID Card Number | | State | ID Issue Date (MM/DD/YYYY) | ID Expiration Date (MM/DD/YYYY) | Employer | | Approximate Annual Income \$ |
| I am a: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non Resident Alien | | | | Are you or any member of your family a public official? (Person(s) who are or have been entrusted with prominent public functions, i.e., heads of government, senior politicians, senior government, judicial or military officials) <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

Joint Owner #2 ☐ All Accounts ☐ Checking ☐ Savings ☐ Money Market ☐ Certificate

| | | | | | | | |
|--|--|-------------------|----------------------------|---|----------|------------------------|------------------------------|
| Name (First, MI, Last) | | | | Social Security Number (Tax Identification Number, if applicable) | | Birthdate (MM/DD/YYYY) | |
| Address (Cannot be a P.O. box) | | | | City | | State | ZIP Code |
| Home Phone Number | | Work Phone Number | Mobile Phone Number* | Email Address | | Occupation/Job Title | |
| Account Number(s) | | | | | | | |
| Full Driver's License or State ID Card Number | | State | ID Issue Date (MM/DD/YYYY) | ID Expiration Date (MM/DD/YYYY) | Employer | | Approximate Annual Income \$ |
| I am a: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non Resident Alien | | | | Are you or any member of your family a public official? (Person(s) who are or have been entrusted with prominent public functions, i.e., heads of government, senior politicians, senior government, judicial or military officials) <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

Joint Owner #3 ☐ All Accounts ☐ Checking ☐ Savings ☐ Money Market ☐ Certificate

| | | | | | | | |
|--|--|-------------------|----------------------------|---|----------|------------------------|------------------------------|
| Name (First, MI, Last) | | | | Social Security Number (Tax Identification Number, if applicable) | | Birthdate (MM/DD/YYYY) | |
| Address (Cannot be a P.O. box) | | | | City | | State | ZIP Code |
| Home Phone Number | | Work Phone Number | Mobile Phone Number* | Email Address | | Occupation/Job Title | |
| Account Number(s) | | | | | | | |
| Full Driver's License or State ID Card Number | | State | ID Issue Date (MM/DD/YYYY) | ID Expiration Date (MM/DD/YYYY) | Employer | | Approximate Annual Income \$ |
| I am a: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non Resident Alien | | | | Are you or any member of your family a public official? (Person(s) who are or have been entrusted with prominent public functions, i.e., heads of government, senior politicians, senior government, judicial or military officials) <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

Joint Owner #4 ☐ All Accounts ☐ Checking ☐ Savings ☐ Money Market ☐ Certificate

| | | | | | | | |
|--|--|-------------------|----------------------------|---|----------|------------------------|------------------------------|
| Name (First, MI, Last) | | | | Social Security Number (Tax Identification Number, if applicable) | | Birthdate (MM/DD/YYYY) | |
| Address (Cannot be a P.O. box) | | | | City | | State | ZIP Code |
| Home Phone Number | | Work Phone Number | Mobile Phone Number* | Email Address | | Occupation/Job Title | |
| Account Number(s) | | | | | | | |
| Full Driver's License or State ID Card Number | | State | ID Issue Date (MM/DD/YYYY) | ID Expiration Date (MM/DD/YYYY) | Employer | | Approximate Annual Income \$ |
| I am a: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non Resident Alien | | | | Are you or any member of your family a public official? (Person(s) who are or have been entrusted with prominent public functions, i.e., heads of government, senior politicians, senior government, judicial or military officials) <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

*If you provide a mobile phone number, Northwest has your permission to place calls or text messages, including autodialed and prerecorded message calls, to that number. Message and data rates may apply.

D: DESIGNATION OF BENEFICIARY – This Beneficiary Designation does not apply to any individual retirement accounts (IRAs).

When designating multiple beneficiaries, the percentage must equal 100% with a minimum of 5% designated to each. To add a Beneficiary, select account(s) below or the Beneficiary will be added to all accounts with the exception of IRAs. Any subsequent designation will supplement a prior designation unless it is inconsistent.

| | | | |
|---|--------|------------------------------------|----------|
| Beneficiary #1 <input type="checkbox"/> All Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Certificate | | Percentage: <input type="text"/> % | |
| Name (First, MI, Last) | Entity | Relationship to Member | |
| Address (Cannot be a P.O. box) | City | State | ZIP Code |
| Account Number(s) | | | |

| | | | |
|---|--------|------------------------------------|----------|
| Beneficiary #2 <input type="checkbox"/> All Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Certificate | | Percentage: <input type="text"/> % | |
| Name (First, MI, Last) | Entity | Relationship to Member | |
| Address (Cannot be a P.O. box) | City | State | ZIP Code |
| Account Number(s) | | | |

| | | | |
|---|--------|------------------------------------|----------|
| Beneficiary #3 <input type="checkbox"/> All Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Certificate | | Percentage: <input type="text"/> % | |
| Name (First, MI, Last) | Entity | Relationship to Member | |
| Address (Cannot be a P.O. box) | City | State | ZIP Code |
| Account Number(s) | | | |

E: SOCIAL SECURITY NUMBER/TAX IDENTIFICATION NUMBER – Certification and backup withholding information

Under penalties of perjury, I certify that: (1) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) listed on page 1 is my correct taxpayer identification number (or I am waiting for one to be issued); and (2) I am not subject to backup withholding because (a) I am exempt, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) because the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7); and (4) the Foreign Account Tax Compliance Act (FATCA) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Enter FATCA Code(s) here: _____

☐ I am subject to backup withholding.

Instructions: Certification (2) above does not apply if this box is checked. You must check this box 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.

☐ I am not a U.S. citizen or resident alien (including green card holder); for income tax purposes I must complete a W-8BEN.

Instructions: The certification paragraph above does not apply if this box is checked. You must provide a completed IRS form W-8BEN if this box is checked.

F: SIGNATURE(S) – Please include a clear copy of photo ID.

I/We hereby certify eligibility for membership and make application for membership in and agree to be bound by and conform to the by-laws, rules, regulations and policies now in effect and as amended or adopted in the future by Northwest. I/We authorize Northwest to obtain a consumer credit report in establishing this account or other related financial services as submitted now or in the future. By signing below, I/we certify that all the information on this Application is true and correct under penalty of perjury and agree to and acknowledge receipt of the account agreements and disclosures, including but not limited to the "Account Agreement," "Electronic Services Agreement and Disclosure" and "Wire Transfer Agreement."

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 | Date |
| X | |
| Joint Owner #1 Signature | Date |
| X | |
| Joint Owner #2 Signature | Date |
| X | |
| Joint Owner #3 Signature | Date |
| X | |
| Joint Owner #4 Signature | Date |
| X | |

CREDIT UNION USE ONLY

| | | |
|----------------|-------------------|------|
| Account Number | CU Representative | Date |
| | | |