

STUDENT MEMBER APPLICATION

School _____

STUDENT NAME _____

Social Security # _____

Birth date _____

Mother's maiden name _____

Address _____

City _____

State _____ Zip _____

Phone # _____

JOINT PARENT #1 _____
(required)

Social Security # _____

Birth date _____

Mother's maiden name _____

Email _____

Phone/Work# _____

Drivers Lic. # _____

Exp. Date _____

JOINT PARENT #2 _____
(optional)

Social Security # _____

Birth date _____

Mother's maiden name _____

Email _____

Phone/Work# _____

Drivers Lic. # _____

Exp. Date _____

PROOF OF I.D. REQUIRED

Appv'd By _____ Date _____

Account # _____

Please fill out and return both sides to your school branch



northcentral

AREA CREDIT UNION



Call Us

(989) 910-5135

Branch Hours

Monday - Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 5:30 pm

Nearest CO-OP ATM

Text zip code of your location to 692667

LOCATIONS

Administration

2665 S. Reserve Road,
Houghton Lake, MI

Grandville

3140 Ivanrest SW

Grayling

505 Clyde Street

Houghton Lake

2671 S. Reserve Road

Roscommon

129 Lake Street

Standish

212 S. Court Street

School Branch APPLICATION



A partnership in youth financial literacy



NCACU.ORG

SAVINGS

The School Branch Credit Union Program provides a chance for students to learn the inner workings of a credit union through education, hands on work experience, promotions and contests!

- The School Branch will be open each week throughout the school year, October-April.
- After school and during vacations, students may visit our main branches.
- We do require an initial deposit of \$5 to activate the savings account, as this represents youth share/ownership in the credit union.
- Weekly deposits can be 25¢ & up.

- Fill out this application completely including social security numbers.
- Bring the completed application, copies of the joint owner's driver's license and the initial \$5 to open the account to the School Branch.
- Bring your deposit each week and watch your savings grow!

EASY AS ...
A - B - C!



Where is my School Branch?

NCACU hosts School Branches at:

El Puente Elementary

Grayling Elementary

Houghton Lake Upper Elementary

Roscommon Elementary

How do I join?

Simply fill out the attached membership application and include a photocopy of each parent or legal guardian's driver's license/picture ID. Return them to your School Branch Credit Union or the Credit Union's Main Branch

Can my family members join?

Yes! Anyone in your family can also join NCACU



TIN CERTIFICATION AND BACKUP WITHHOLDING

Under penalty of perjury I certify that: (1) The number shown on this form is my current taxpayer identification number, 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 IRS that I am subject to backup withholding as a result of a failure to report all interest and 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.)

JOINT SHARE ACCOUNT AGREEMENT

(Must be read by all joint owners)

I agree to abide by the Bylaws and other rules of the credit union and agree not to cause any loss to the credit union. I acknowledge receipt of, and agree to the terms of, the Membership Account Agreement, Privacy Notice, Funds Availability Disclosure, Electronic Funds Disclosure, Truth-in-Savings Disclosures and Rates and Fees Schedule, and to any amendments made thereto.

Security Interest: All present and future deposits into my accounts will secure any and all obligations that I owe the Credit Union, including fees and charges as well as loans and credit cards that I have with you.

Each joint owner listed is joint on each of the accounts covered by this agreement. We hereby agree with each other and with the Credit Union that all sums now paid into these accounts by any of said joint owner's, with all accumulation thereon, are and shall be owned by them jointly, with right of survivorship, and shall be subject to withdrawal or receipt of any of them. By signing below, I/we hereby authorize North Central Area Credit Union to obtain a copy of my credit report.

Student Signature Date

Joint Parent #1 Signature Date

Joint Parent #2 Signature Date