

NORTH CENTRAL AREA CREDIT UNION

PO BOX 220
HOUGHTON LAKE, MI 48629

APPLICATION FOR MEMBERSHIP

Account Details

Account Description: **PRIME SHARE**

ACCOUNT DETAILS

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that: (1) The number shown up on this form is my correct taxpayer identification number, and (2) I'm not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the International Revenue Service that I am subject to backup withholding, and (3) I am a US person (including a US Resident alien). You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report interest and dividends on you tax return. Cross out item 3 and complete a W-8 BEN if you are not a US person.

MULTIPLE PARTY ACCOUNT AGREEMENT

If this is a Multiple Party Account, and unless otherwise specified below and initialed by each of us, each joint owner listed is joint on each account covered by this agreement. We hereby agree with each other and with the credit union that all sums now paid into this account by any of said joint owners, with all accumulation thereon, shall be owned by them jointly, with rights of survivorship.

If I/we have designated a beneficiary or beneficiaries, and unless otherwise specified below and initialed by me/each of the account owners/joint owners, each beneficiary is beneficiary on each of the accounts covered by this agreement. Upon death of the owner, or last surviving owner if there is more than one, the funds in each of the accounts covered by this agreement shall become the property of the beneficiary(ies) who are alive at that time. Each beneficiary shall have the power to withdraw only his or her share of the remaining account balance, together with any accumulation on such account. No beneficiary shall have the right under any circumstances to change the terms and conditions of this agreement.

Beneficiary 1 _____ Beneficiary 2 _____

AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the North Central Area Credit Union Membership Account Agreement and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge a copy of the Agreement and disclosures applicable to the accounts and service requested. I/we hereby acknowledge that the services I/we have requested are subject to the approval of the Credit Union. I/we also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my/our credit rating, including obtaining a report from a consumer reporting agency.

I am eligible for membership through _____

Primary Member Signature _____ Date _____

Joint Owner 1 Signature _____ Date _____

Joint Owner 2 Signature _____ Date _____

AS A MEMBER OF NORTH CENTRAL AREA CREDIT UNION, I AM INTERESTED IN THE FOLLOWING PRODUCTS:

- Checking
- ATM
- Debit
- Consumer Loan
- Mortgage
- CD's or Money Market
- IRA
- Youth Clubs