

**FOCUS CREDIT UNION
MEMBERSHIP AND ACCOUNT AGREEMENT
MEMBER INFORMATION:**

**TLR#
TLR INTLS**

Date Opened: _____
Member Name: _____ Member #: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____
Employer: _____ Occupation: _____
Place of Birth: _____ Mother's Maiden Name (MMN): _____
Credit Union Membership Eligibility: _____
Membership Approved By: _____, Membership Officer, (Date): _____

JOINT ACCOUNT OWNER INFORMATION:

Name: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____

[] Additional joint account owners are listed on the
attached Additional Joint Account Owners page.

ACCOUNT OWNERSHIP:

[] Individual [] Joint with Rights of Survivorship [] Rep Payee
[] Trust [] Business Account [] Other: _____
[] FUTMA - Successor Custodian
SSN _____ DOB _____

PAY-ON-DEATH BENEFICIARY DESIGNATIONS:

Name: _____ Name: _____
Relationship: _____ Relationship: _____
Address: _____ Address: _____
SSN: _____ SSN: _____
Date of Birth: _____ Date of Birth: _____

Name: _____ Name: _____
Relationship: _____ Relationship: _____
Address: _____ Address: _____
SSN: _____ SSN: _____
Date of Birth: _____ Date of Birth: _____

ACCOUNT TYPE:

[X] Membership Share/Savings (Suffix 0)

SERVICE(S) :

[] Personal Branch [] ATM Card [] Moneyline
[] VISA Debit Card [] Bill Payer [] Preauthorized Transfers
[] Other from Account # _____

IRS CERTIFICATION:

UNDER PENALTY OF PERJURY, YOU CERTIFY (1) THAT THE SSN/TIN NUMBER SHOWN ON THIS FORM IS YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER (OR YOU ARE WAITING FOR A NUMBER TO BE ISSUED TO YOU); (2) YOU ARE NOT SUBJECT TO BACKUP WITHHOLDING BECAUSE (A) YOU ARE EXEMPT FROM BACKUP WITHHOLDING OR (B) YOU HAVE NOT BEEN NOTIFIED BY THE IRS THAT YOU ARE SUBJECT TO BACKUP WITHHOLDING AS A RESULT OF A FAILURE TO REPORT ALL INTEREST OR DIVIDENDS, OR (C) THE IRS HAS NOTIFIED YOU THAT YOU ARE NO LONGER SUBJECT TO BACKUP WITHHOLDING; AND (3) YOU ARE A U.S. PERSON (INCLUDING A RESIDENT ALIEN).

x _____
Signature Date

Print name

By signing below, you hereby apply for membership in Focus Credit Union and acknowledge receipt of and agree to the Master Agreement, the Shares, Savings and Deposit Rates Chart, the Fee Schedule and all other documents provided to you by the Credit Union as amended by the Credit Union from time to time. You also agree that the Credit Union may, in its sole discretion, provide to you any account, product or service pursuant to your instructions, whether written, verbal or electronic. All accounts, products and services shall be subject to the Master Agreement, the Shares, Savings and Deposit Rates Chart, the Fee Schedule and all other documents provided to you by the Credit Union as amended by the Credit Union from time to time.

Unless otherwise designated in a writing accepted by the Credit Union, the ownership and agency designations herein shall apply to all accounts under the member number set forth herein except as otherwise provided in the Master Agreement.

x _____ Owner Trustee
Signature Date As Custodian for Minor under Uniform

Print name Transfers to Minors Act

x _____ Owner Trustee
Signature Date Convenience Agent

Print name

x _____ Owner Trustee
Signature Date Convenience Agent

Print name

x _____ Owner Trustee
Signature Date Convenience Agent

Print name

MEMBER LIFE SAVINGS INSURANCE AND BENEFICIARY DESIGNATION

WE OFFER LIFE SAVINGS INSURANCE FOR THE ACCOUNT(S) YOU ARE OPENING. YOUR SIGNATURE BELOW AUTHORIZES THE CREDIT UNION TO PROVIDE YOU WITH SUCH INSURANCE. IF LIFE SAVINGS INSURANCE IS CARRIED IN CONNECTION WITH THIS ACCOUNT, YOU MAY DESIGNATE A BENEFICIARY. YOU AUTHORIZE THAT THE INSURANCE PROCEEDS SHALL BE PAID TO THE FOLLOWING BENEFICIARY, IF THEN LIVING:

Name: _____

Address: _____

YOU RESERVE THE RIGHT TO CHANGE OR TERMINATE THE DESIGNATION OF BENEFICIARY. YOU AGREE THAT ANY DESIGNATION OR CHANGE OF BENEFICIARY, OR TERMINATION OF DESIGNATION, IS BINDING UPON THE CREDIT UNION ONLY IF FILED WITH THE CREDIT UNION PRIOR TO YOUR DEATH ON A FORM SUPPLIED BY THE CREDIT UNION. ON BEHALF OF YOUR HEIRS, ASSIGNS, PERSONAL REPRESENTATIVES AND ALL OTHER PERSONS CLAIMING THROUGH YOU, YOU AGREE TO INDEMNIFY AND HOLD HARMLESS THE CREDIT UNION FROM ALL LOSS, CLAIMS OR DAMAGES CAUSED BY THE PAYMENT OF THE PROCEEDS OF THE INSURANCE TO THE BENEFICIARY NAMED ABOVE. THE CREDIT UNION HAS NO OBLIGATION TO CONTINUE TO PROVIDE LIFE SAVINGS INSURANCE AND MAY, AT ITS DISCRETION, CANCEL THE INSURANCE AT ANY TIME.

x _____
Signature of Account Owner Who Is Insured Date

Insurance Carrier Policy No.

ACKNOWLEDGEMENT OF RECEIPT

I ACKNOWLEDGE THAT I HAVE RECEIVED THE FOLLOWING DISCLOSURES AND/OR DOCUMENTS:

- | | |
|--|----------------------------------|
| _____ FEE SCHEDULE | _____ MASTER AGREEMENT DISC. |
| _____ LIFE SAVINGS BROCHURE | _____ SHARE DRAFT DISCLOSURE |
| _____ PRIVACY NOTICE | _____ OVERDRAFT PROTECTION DISC. |
| _____ LOAN RATE ADDENDUM | _____ ATM/DEBIT CARD DISCLOSURE |
| _____ INTEREST RATE FORM | |
| _____ BACKUP WITHHOLDING CERTIFICATION | |

ADDITIONAL JOINT ACCOUNT OWNERS

The following individuals are additional joint account owners with _____, who has member number # _____

JOINT ACCOUNT OWNER INFORMATION:

Name: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____

JOINT ACCOUNT OWNER INFORMATION:

Name: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____

JOINT ACCOUNT OWNER INFORMATION:

Name: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____

JOINT ACCOUNT OWNER INFORMATION:

Name: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____

JOINT ACCOUNT OWNER INFORMATION:

Name: _____
SSN/TIN: _____ Date of Birth: _____
Mailing Address: _____
Street Address: _____
E-Mail Address: _____
Home Phone: (____) _____ Work Phone: (____) _____
Type of I.D.: _____ I.D. No.: _____

BACKUP WITHHOLDING CERTIFICATION

Purpose of Tax Payer Certification. A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

The backup withholding certification requests you to give your correct TIN to the person requesting it (the Credit Union) and, when applicable, to:

1. Certify the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are an exempt payee.

What Is Backup Withholding? Persons making certain payments to you must withhold and pay to the IRS 31% of such payments under certain conditions. This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

If you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return, payments you receive will not be subject to backup withholding. Payments you receive **will** be subject to backup withholding if:

1. You do not furnish your TIN to us, or
2. The IRS tells us that you furnished an incorrect TIN, or
3. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
4. You do not certify to us that you are not subject to backup withholding (for reportable interest and dividend accounts opened after 1983 only), or
5. You do not certify your TIN when required.

Certain payees and payments are exempt from backup withholding.

Taxpayer Identification Number

There are three types of taxpayer identification numbers:

- (a) SOCIAL SECURITY NUMBERS - These are nine digit numbers taking the form of 000-00-0000. Social Security numbers identify and should be used by individual persons and estates of decedents.
- (b) INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER-These are numbers used for individuals who become U.S. resident aliens but for tax purposes are not eligible to obtain an SSN. This includes certain resident aliens who must receive information returns but who cannot obtain an SSN.
- (c) EMPLOYER IDENTIFICATION NUMBER - These are also nine digit numbers taking the form of 00-0000000. These numbers identify and should be used by corporations, partnerships, non-profit associations, certain trusts, and similar non-individual persons.

Generally speaking, interest or dividends earned on an account should be reported to the IRS under the name and taxpayer identification number of the person who owns the principal in the account. This person should report this interest on his income tax return.

Section 6109 of the Internal Revenue Code requires you to provide your taxpayer identification number to us whether or not you file a tax return. These numbers are used to identify the interest and dividends paid to you.

How To Get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get **Form SS-5** from your local Social Security Administration office. Get **Form W-7** to apply for an ITIN or **Form SS-4** to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676).

If you do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradeable instruments, you will generally have 60 days to get a TIN and give it to the requester. Other payments are subject to backup withholding.

Note: Writing 'Applied For' means that you have already applied for a TIN OR that you intend to apply for one soon.

BACKUP WITHHOLDING

To prevent backup withholding on the interest and dividend payments you receive, you must certify that the taxpayer identification number you provide is correct and that you are not subject to backup withholding because of a failure to report your interest and dividends payments. In order to make these certifications, check the "Backup Withholding" boxes on page 1 of this form and sign the certifications.

If you are subject to backup withholding you should still provide and certify your taxpayer identification number.

EXEMPT RECIPIENTS

Certain types of accounts are exempt from backup withholding and certain payments of interest are not subject to backup withholding. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding. Enter your correct TIN and check the boxes marked "Exempt Recipients," and sign and date the form. To see if you are exempt, please see below.

PENALTIES

In addition to 31% withholding you may be subject to the following penalties:

Failure To Furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil Penalty for False Information With Respect to Withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal Penalty for Falsifying Information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

NOTICE TO NONRESIDENT ALIENS

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester a completed **Form W-8**, Certificate of Foreign Status.

PAYEES EXEMPT FROM BACKUP WITHHOLDING

Even if the payee does not provide a TIN in the manner required, you are **not required** to backup withhold on any payments you make if the payee is:

- (1) An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).
- (2) The United States or any of its agencies or instrumentalities.
- (3) A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities.
- (4) A foreign government or any of its political subdivisions, agencies or instrumentalities.
- (5) An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

- (6) A corporation.
- (7) A foreign central bank of issue.
- (8) A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.
- (9) A futures commission merchant registered with the Commodity Futures Trading Commission.
- (10) A real estate investment trust.
- (11) An entity registered at all times during the tax year under the Investment Company Act of 1940.
- (12) A common trust fund operated by a bank under section 584(a).
- (13) A financial institution.
- (14) A middleman known in the investment community as a nominee or who is listed in the most recent publication of the American Society of Corporate Secretaries, Inc., Nominee List.
- (15) A trust exempt from tax under section 664 or described in section 4947.

Interest and Dividend Payments. All listed payees are exempt except the payee in item (9).

Broker Transactions. All payees listed in items (1) through (13) are exempt. A person registered under the Investment Advisors Act of 1940 who regularly acts as a broker is also exempt.

Payments Reportable Under Sections 6041 and 6041A. These payments are generally

exempt from backup withholding only if made to payees listed in items (1) through (7). However, the following payments made to a **corporation** and reportable on Form 1099-MISC are not exempt from withholding:

- Medical and health care payments.
- Attorneys' fees.
- Payments for services paid by a Federal executive agency.

Gross proceeds; attorneys. Reportable gross proceeds paid to attorneys (under section 6045(f)), even if the attorney is a corporation, are not exempt from backup withholding.

Barter Exchange Transactions and Patronage Dividends. Only payees listed in items (1) through (5) are exempt from backup withholding on these payments.

PAYMENTS EXEMPT FROM BACKUP WITHHOLDING

Payments that are not subject to information reporting also are not subject to backup withholding. For details, see sections 6041, 6041A, 6042, 6044, 6045, 6049, 6050A and 6050N, and their regulations.

Dividends and patronage dividends that generally are exempt from backup withholding include:

- Payments to non resident aliens subject to withholding under section 1441.
- Payments to partnerships not engaged in a trade or business in the United States and that have at least one nonresident alien partner.
- Payments of patronage dividends not paid in money.
- Payments made by certain foreign organizations.
- Section 404(k) distributions made by an ESOP.

Interest payments that generally are exempt from backup withholding include:

- Payments of interest on obligations issued by individuals. However, if you pay \$600 or more of interest **in the course of your trade or business** to a payee, you must report the payment. Backup withholding applies to the reportable payment if the payee has not provided a TIN or has provided an incorrect TIN.
- Payments of tax-exempt interest (including exempt-interest dividends under section 852).
- Payments described in section 6049(b)(5) to nonresident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.
- Mortgage interest paid to you.

Other types of payments that generally are exempt from backup withholding include:

- Wages.
- Distributions from a pension, annuity, profit-sharing or stock bonus plan, any IRA, or an owner-employee plan.
- Certain surrenders of life insurance contracts.
- Gambling winnings if withholding is required under section 3402(q). However, if withholding is not required under section 3402(q), backup withholding applies if the payee fails to furnish a TIN.
- Real estate transactions reportable under section 6045(e).
- Cancelled debts reportable under section 6050P.
- Distributions from a medical savings account and long-term care benefits.
- Fish purchases for cash reportable under section 6050R.