

MEMBER APPLICATION & AGREEMENT

MIDSTATE FEDERAL CREDIT UNION
237 ROOSEVELT AVENUE
CARTERET, NJ 07008 • 732-541-4151

MEMBER INFORMATION

Name _____
Address/City/State/ZIP _____
SSN/TIN _____ Phone _____
Date of Birth _____ Driver's Lic. # _____ Mothers Maiden Name _____
Present Employer (name & address) _____
Phone _____
I qualify for membership in this Credit Union because _____
Name & address of someone who will always know your location _____
E-Mail address _____

JOINT OWNERS/MINOR INFORMATION

Name _____
Address/City/State/ZIP _____
SSN/TIN _____ Phone _____
Date of Birth _____ Driver's Lic. # _____ Mothers Maiden Name _____
E-Mail address _____

OWNERSHIP OF ACCOUNT

SELECT ONE OWNERSHIP TYPE AND, IF APPLICABLE, INCLUDE A BENEFICIARY DESIGNATION. THE OWNERSHIP TYPE AND BENEFICIARY DESIGNATION SPECIFIED ON THIS DOCUMENT WILL REMAIN THE SAME FOR ALL ACCOUNTS LISTED BELOW.

1. INDIVIDUAL 2. JOINT WITH SURVIVORSHIP (and not as tenants in common)
3. MEMBER AS CUSTODIAN FOR MINOR UNDER THE NEW JERSEY UNIFORM TRANSFERS TO MINORS ACT (UTMA)
4. _____

BENEFICIARIES: REVOCABLE TRUST OR PAY-ON-DEATH DESIGNATION AS DEFINED IN THE ACCOUNT TERMS AND CONDITIONS: (Place name and address of beneficiaries below.)

ACCOUNT TYPE

Number of signatures required for withdrawal _____

SIGNATURES & CERTIFICATIONS

CERTIFICATION - By signing below, I (name) _____ certify under penalties of perjury that (1) the Taxpayer Identification Number (TIN) shown on this form is my correct TIN (or I am waiting for a number to be issued to me), (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding (and have written "Exempt" after my TIN), or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. (NOTE: You must cross out item 2 above if the IRS has notified you that you are subject to backup withholding because of underreporting of interest or dividends) and (3) I am a U.S. citizen or other U.S. person (defined in the instructions).

BY SIGNING BELOW, THE UNDERSIGNED AGREE TO THE CREDIT UNION BY-LAWS AND THE TERMS AND CONDITIONS OF ANY APPROVED ACCOUNT, AS AMENDED FROM TIME TO TIME, AND AUTHORIZE THE CREDIT UNION TO VERIFY CREDIT AND EMPLOYMENT HISTORY BY ANY NECESSARY MEANS, INCLUDING PREPARATION OF A CREDIT REPORT BY A CREDIT REPORTING AGENCY ON THE UNDERSIGNED, AS INDIVIDUALS. THE UNDERSIGNED CERTIFY THAT THE INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND CORRECT AND THAT THE TERMS APPLY TO ALL LISTED ACCOUNTS. THE UNDERSIGNED ACKNOWLEDGE RECEIPT OF A COPY OF THE TERMS AND CONDITIONS APPLICABLE TO EACH LISTED ACCOUNT AND THE FOLLOWING POLICY DISCLOSURES:

Funds Availability Truth-In-Savings Electronic Fund Transfers Privacy _____
 Terms & Conditions

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

(1) X _____
Member Signature (Date) Member/Account #
(2) X _____
Signature (Date) Relationship to Member
(3) X _____
Signature (Date) Relationship to Member

AGENTS - THE INDIVIDUAL SIGNING ABOVE ON LINE _____ IS SIGNING AS:

A Successor Custodian of a UTMA account _____

CREDIT UNION USE ONLY

ACCT. TITLE _____
ACCT. SERVICES _____
INITIAL AMOUNT \$ _____ FORM: CASH _____
APPLICATION APPROVED (date) _____ BY _____