

Account # _____
FOR OFFICE USE ONLY

Instructions:

1. Fill out both sides of the application and sign at the bottom of Section 3.
2. Enclose a check or money order for at least \$5 payable to PFCU for your initial deposit.
3. Enclose a copy of your valid drivers license, state ID, passport, military ID, or resident alien card.
4. Visit your local branch or mail to PFCU, 12800 Townsend Road, Philadelphia, PA 19154

1 Primary Member Information

Name: First _____ Middle Initial _____ Last _____ Suffix _____ Gender _____

SS # _____ Birthdate _____ ID # _____ ID Description _____ Issue Date _____ Exp. Date _____

Street Address _____ City _____ State _____ ZIP _____

Home Phone # _____ Work Phone # _____ Cell Phone # _____

Email _____ Occupation _____

How are you eligible for membership? (Check one) Employer Family Member Live, work, worship, or attend school in Philadelphia or Columbia County

Employer/Family Member Name _____ Relationship _____

2 Joint Owner(s) Information (Fill out this section if you want to add joint owners to your account)

Name: First _____ Middle Initial _____ Last _____ Suffix _____ Gender _____

SS # _____ Birthdate _____ ID # _____ ID Description _____ Issue Date _____ Exp. Date _____

Email _____ Home Phone # _____ Work Phone # _____

Name: First _____ M.I. _____ Last _____ Gender _____

SS # _____ Birthdate _____ ID # _____ ID Description _____ Issue Date _____ Exp. Date _____

Email _____ Home Phone # _____ Work Phone # _____

Address (if different from primary) _____

3 Membership Agreement

I/We hereby make application for membership in Philadelphia Federal Credit Union, and agree to conform to its bylaws and amendments thereof, copies of which have been made available to me/us, and to subscribe for at least one (1) share. Philadelphia Federal Credit Union is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to the credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment. In the event of the death of my joint owner I, surviving owner, hereby agree to pledge my shares on this account to any loan balance due from the decedent, his/her estate, heirs, administrators, or assigns to the Philadelphia Federal Credit Union. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union, which shall not affect transactions theretofore made. This membership agreement, when properly signed, voids the existing membership agreement(s), if any, and becomes the official record of all parties to this account.

I/We hereby authorize the Philadelphia Federal Credit Union (the Credit Union) to establish for me/us a checking account. The Credit Union is authorized to pay checks signed by me (or by either of us, if this agreement is signed by more than one person) and to charge the payments against the checking account. I/We have received, read and agree to comply with the terms and conditions set forth by PFCU regarding the use and administration of the checking account, ATM, and check card, and all related products and services.

SIGN HERE. DO NOT PRINT.

Under penalty of perjury, I certify that the number shown above in the "Social Security Number" block is my correct taxpayer identification number; that I am a U.S. citizen (includes U.S. resident aliens); and that I am not subject to backup withholding under the provisions of the Internal Revenue Code. I authorize you to make whatever credit inquiries you deem necessary in processing this application and on an ongoing basis. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Member _____ Date _____

Joint Owner _____ Relationship _____

Joint Owner _____ Relationship _____



DID YOU REMEMBER TO: →

- ✓ Include your Social Security #, ID #/Description/Issue Date/Exp. Date in Section 1?
 - ✓ Include a copy of one of the forms of ID listed on the front of the application?
- WITHOUT THIS INFORMATION, PFCU CANNOT PROCESS YOUR MEMBERSHIP.**

4 Membership Services

Deluxe Membership Package

Choose this package and receive:

- ✓ Regular Savings
- ✓ Checking Account & PFCU Check Card (select type)
 - PFCU Checking
 - Better Checking (dividend-bearing)
 - Senior Checking (dividend-bearing)
- ✓ Line of Credit (Overdraft Protection)
- ✓ FREE Direct Deposit/Payroll Deduction
- ✓ FREE Teller Net Online Banking
- ✓ FREE Teller Phone Banking
- ✓ FREE eStatements

- Regular Savings
- Vacation Club Savings
- Holiday Club Savings
- Higher Yield Savings
- Money Market Account
- Savings Certificate
- IRA/Education Savings
- Moola Moola Savings
(for children 12 years and under)
- CU Succeed Account
(for ages 13 to 17)
- Health Savings Account
- Checking Account (select type)
 - PFCU Checking
 - Better Checking (dividend-bearing)
 - Senior Checking (dividend-bearing)
 - I do not want my address to appear on my checks.
 - I want my phone number to appear on my checks.
- Check Card* (An ATM card also usable anywhere VISA is accepted)
- ATM Card* (Withdraw or deposit money at Automated Teller Machines only)
 - Second Check Card QR ATM card for Joint Owner
- Line of Credit (Overdraft Protection)
- Electronic Bill Payer
- Direct Deposit/Payroll Deduction

Are you interested in being contacted about the following PFCU Services?

- | | | |
|---|---|--|
| <input type="radio"/> Investment Services | <input type="radio"/> Personal Loans | <input type="radio"/> Business Loans |
| <input type="radio"/> Insurance Services | <input type="radio"/> Home Equity Loans | <input type="radio"/> Motorcycle Loans |
| <input type="radio"/> Auto Loans | <input type="radio"/> Mortgages | |

*An annual fee of \$10 applies if you choose **both** a Check Card and an ATM card.

5 How did you hear about Philadelphia Federal Credit Union

- | | | | |
|---------------------------------------|---|-------------------------------------|--|
| <input type="radio"/> PFCU.COM | <input type="radio"/> Member Referral | <input type="radio"/> TV Commercial | <input type="radio"/> Seeing a Branch in Your Area |
| <input type="radio"/> Employer | <input type="radio"/> Financial Seminar | <input type="radio"/> Yellow Pages | <input type="radio"/> PFCU Employee |
| <input type="radio"/> Community Event | <input type="radio"/> Newspaper Ad | <input type="radio"/> Radio Ad | <input type="radio"/> Other _____ |

Congratulations! You're Almost a Member!

If you are bringing this application to a PFCU branch location:

You will receive your account number, PFCU Check Card or ATM Card, and your automatically generated Personal Identification Numbers (PINs) and Passwords from a Member Services Representative.

If you are mailing in this application:

You will receive your account number by mail 1 to 2 business days after PFCU processes your application.

If you have selected a PFCU Check Card or ATM Card, you will receive it by mail within 7 to 10 business days of processing.

Your Personal Identification Numbers for Check/ATM Card access, your separate PIN for Teller Phone access, and your Password for Teller Net access will be also be mailed if you have selected any of these services.

For Direct Deposit/Payroll Deduction, a Member Services Representative will be in touch for setup. To activate this service, you will need to provide your employer with your PFCU account number and our ABA/Routing #236084298. Additional paperwork from your employer may also be required.

Questions? Call: 215.934.3500 • 800.832.PFCU outside metropolitan area

Account rates, terms and conditions will be provided after you open your account, or upon request.

