PHILADELPHIA FEDERAL CREDIT UNION
visit us at pfcu.com

MEMBERSHIP APPLICATION

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 driver's 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, Attn: New Accounts

1 PRIMARY MEMBER INFORMATION

Name: First _____ Middle Initial _____ Last _____ Suffix _____

Street Address _____ City _____ State _____ ZIP _____

SS # _____ Birthdate _____ Gender _____

ID # _____ Issuing State/Country _____ Issue Date _____ Exp. Date _____ circle type: Driv. Lic. State ID Other

Home Phone _____ Work Phone _____ Cell Phone _____

Email[1] _____ Employer _____

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

Referring Family Member Name (if applicable) _____ Relation to you _____

2 JOINT OWNER(S) INFORMATION (FILL OUT THIS SECTION IF YOU WANT TO ADD A JOINT OWNER TO YOUR ACCOUNT)

Name: First _____ Middle Initial _____ Last _____ Suffix _____

Street Address _____ City _____ State _____ ZIP _____

SS # _____ Birthdate _____ Gender _____

ID # _____ Issuing State/Country _____ Issue Date _____ Exp. Date _____ circle type: Driv. Lic. State ID Other

Home Phone _____ Work Phone _____ Cell Phone _____

Email[1] _____

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.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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 _____

PHILADELPHIA FEDERAL CREDIT UNION
visit us at pfcu.com

MEMBERSHIP APPLICATION

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 (ages 50+, dividend-bearing)
- ✓ FREE *Teller Net* Online Banking & Mobile 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 for 50+)
  - ◯ Please order my first box of standard checks[2]
- ◯ Check Card[3] (an ATM card also usable anywhere VISA is accepted)
- ◯ ATM Card[3] (withdraw or deposit at Automated Teller Machines only)
  - ◯ Second Check Card OR ATM card for Joint Owner
- ◯ Direct Deposit/Payroll Deduction (contact your payroll department)

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

◯ Investment Services ◯ Personal Loans ◯ Business Loans ◯ Auto Loans
◯ Insurance Services ◯ Home Equity Loans ◯ Motorcycle/Scooter Loans ◯ Mortgages

5 HOW DID YOU HEAR ABOUT PHILADELPHIA FEDERAL CREDIT UNION?

WEBSITE:	◯ PFCU.com	◯ Search Engine	◯ Other site (specify)	
REFERRAL:	◯ Family Member	◯ Employer Referral	◯ PFCU Employee Referral	
ADVERTISEMENT:	◯ Promotional Mailer	◯ Radio	◯ Newspaper Ad	◯ Branch Signage
COMMUNITY:	◯ Community Event	◯ Financial Seminar	◯ Seeing branch in your area	
OTHER:	◯ Specify			

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.

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 Service Representative.

If you are mailing in this application: Your account number will be mailed 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 also be mailed if you have selected any of these services.

To activate Direct Deposit/Payroll Deduction 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.

Federally insured by NCUA EQUAL HOUSING LENDER Rev. 7/13

[1] By voluntarily providing us your email address, you are giving permission for PFCU to send you information periodically via email. An opt-out option is included in any email you receive.
[2] Fee applies when ordering checks for PFCU Checking Account. [3] An annual fee of $10 applies if you choose both a Check Card and an ATM card.