



For Credit Union Use Only:

Account # EIC:
Secondary ID:

MEMBERSHIP APPLICATION

Enclose a copy of your valid ID. Acceptable types include unexpired State Driver's License, Non-Driver's Photo ID (State-Issued), Passport, Military ID, Resident Alien Card (Must be accompanied by a Foreign Passport), and Medicare Card (Senior Citizens Only).

1. PRIMARY MEMBER INFORMATION

Form with fields: Please Print First Name, Middle, Last, Suffix, Street Address, City, State, Zip, SSN, Birthdate, Gender, ID #, Issuing State/Country, Issue Date, Exp. Date, Home Phone, Work Phone, Cell Phone, Email.

2. HOW ARE YOU ELIGIBLE FOR MEMBERSHIP? (Check one and fill in below)

Form with checkboxes: Employee of, Relative of (Member's Name & Account Number), Live, Work, Worship or Study in Philadelphia or Columbia County

3. JOINT OWNER INFORMATION (Complete if adding a joint owner to your account)

Form with fields: Please Print First Name, Middle, Last, Suffix, Street Address, City, State, Zip, SSN, Birthdate, Gender, ID #, Issuing State/Country, Issue Date, Exp. Date, Home Phone, Work Phone, Cell Phone, Email.

5. 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 the share account(s) designated above. The Credit Union is authorized to pay checks signed by me/us and to charge the payments against my/our checking account. I/We have received, read and agree to comply with the terms and conditions of the Credit Union Agreements and Disclosures and all related documents, Privacy Disclosure, and to all applicable account-specific disclosures and product and service-specific disclosures.

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.

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and, 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, 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; and, 3. I am a U.S. citizen or other U.S. person (Definition of a U.S. person: For federal tax purposes, you are considered a U.S. person if you are: An individual who is a U.S. citizen or U.S. resident alien; A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; An estate (other than a foreign estate); or A domestic trust (as defined in Regulations section 301.7701-7).); and, 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. Certification instructions. 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 all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN.

Primary Member Signature Date Joint Owner Signature Relationship to Primary Member

SELECT ACCOUNTS AND SERVICES ON BACK

5. MEMBERSHIP ACCOUNTS AND SERVICES (Check package or select individual accounts/services)

DELUXE MEMBERSHIP PACKAGE

Choose this package and receive:

- Regular Savings
- Checking Account & PFCU Check Card (select type)
 - PFCU Checking
 - Kasasa Cash Back® Checking (cash back on debit card purchases)
 - Kasasa Tunes® Checking (refunds on iTunes®, Amazon® & Google Play™ purchases)
 - Better Checking (dividend-bearing)
 - Senior Checking (ages 50+, dividend-bearing)
- FREE Teller Net Online Banking & Mobile Banking
- FREE Teller Phone Banking
- FREE eStatements (opt-in required through Teller Net)

SAVINGS ACCOUNTS

- Regular Savings
- Vacation Club Savings
- Holiday Club Savings
- Higher Yield Savings
- Moola Moola Savings (for children 12 years and under)
- CU Succeed Account (for ages 13 to 17)

ACCOUNT ACCESS

- FREE Teller Net Online Banking & Mobile Banking
- FREE Teller Phone Banking
- FREE eStatements (opt-in required through Teller Net)

CHECKING ACCOUNTS/SERVICES

- PFCU Checking
 - Kasasa Cash Back Checking (cash back on debit card purchases)
 - Kasasa Tunes Checking (refunds on iTunes®, Amazon® & Google Play™ purchases)
 - Better Checking (dividend-bearing)
 - Senior Checking (dividend-bearing for 50+)
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- Please order my first box of standard checks²
 - Check Card³ (like an ATM card but also valid where VISA is accepted)
 - ATM Card³ (withdraw or deposit at ATMs only)
 - Second Check Card OR ATM card for Joint Owner

6. ARE YOU INTERESTED IN BEING CONTACTED BY PFCU ABOUT THE FOLLOWING LOANS/ACCOUNTS? (Check all that apply)

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Auto Loan | <input type="checkbox"/> Money Market Account | <input type="checkbox"/> Business Account | <input type="checkbox"/> Investment Services |
| <input type="checkbox"/> Personal Loan | <input type="checkbox"/> Savings Certificate | <input type="checkbox"/> Business Loan | <input type="checkbox"/> Insurance Services |
| <input type="checkbox"/> Home Equity Loan | <input type="checkbox"/> IRA/Education Savings | | |
| <input type="checkbox"/> Mortgage | <input type="checkbox"/> Health Savings Account | | |
| <input type="checkbox"/> Motorcycle/Scooter Loan | | | |

7. HOW DID YOU HEAR ABOUT PHILADELPHIA FEDERAL CREDIT UNION?

Please describe:

✓ **DID YOU REMEMBER TO:**



1. Include your Social Security #, ID #, ID Issuing State/Country, Type, Issue Date and Exp. Date in Section 1?
 2. Include a copy of one of the forms of ID listed at the top of the front of the application?
 3. Enclose a check or money order for at least \$5, payable to PFCU for your initial deposit?
- WITHOUT THESE ITEMS, 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 5 to 7 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.

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.

