



PERSONAL/INDIVIDUAL MEMBERSHIP APPLICATION
HELP SHEET

Member Number

The Credit Union will assign a member number to you. At various times you may need this number when interacting with the Credit Union.

Membership Identification Requirements

Proof of identity is required of any Credit Union applicant, including primary, joint, and custodian. Proof of identity must be valid and acceptable to the Credit Union. Applicants are asked to submit a readable copy of the specified government-issued proof of identity. Copies of proof of identity must be included along with the membership application.

Membership Eligibility

It is important that you complete this section by check marking the eligibility category that best matches your situation. When specifying, write a brief description to elaborate on your eligibility selection. For example: "Employed by the ACME Company," "Jane Doe is my wife," "I live in ABC County."

The Credit Union defines an immediate family member as a spouse, parent, sibling, or child.

To determine if you meet the "live, work, worship, or attend school" membership eligibility criteria, refer to the following Self-Help CU branches and the corresponding county/counties of service for the branch.

<u>Branch</u>	<u>County/Counties of Service</u>
Cape Fear CU	New Hanover and Brunswick counties, North Carolina
Scotland Community CU	Scotland County, North Carolina
Carolina Family CU	Greene and Lenoir counties, North Carolina
Wilson Community CU	Wilson County, North Carolina
Carolina Mountains CU	Buncombe, Haywood, Henderson, Jackson, Polk, and Transylvania counties, North Carolina
Choice Community CU	Guilford and Forsyth counties, North Carolina

Designation of Account Holder

- When choosing Joint with Survivorship, read the Right of Survivorship statement for an explanation of this designation.
- When choosing a Joint, Custodian, or Payable on Death (POD) Trust account, fill out Form J. Form J may be attached to your application form or you may need to access it separately. If needing to access it separately, you can find Form J on the application page of our website.

Primary Member Information

- If you are applying singularly, as a sole individual, then you will apply as the primary member.
- With joint accounts, one person must serve as the primary member.
- With custodian accounts, the beneficiary, minor, or principal is the primary member; the custodian is NOT the primary member.
- With power of attorney accounts, the primary member grants certain powers to another person. The person with those powers IS NOT the primary member.
- With POD Trust accounts, consult an advisor and contact the Credit Union for additional guidance.

Form J

Form J is for applicants who want to open a joint, custodian, or payable on death trust account. Please disregard this instruction if none of these account designations apply to your membership status.

Our Privacy Policy

You may read our privacy notice by linking to it on the application page of our website (Deposit Accounts section).

OFAC Screening Verification

This screening is conducted by Credit Union staff on each new Credit Union applicant. OFAC stands for Office of Foreign Asset Control, and is administered by the U.S. Department of the Treasury.

Account Selection

Indicate your deposit account selection(s) by placing a check mark beside the account(s) of your choice. **See our website for complete descriptions of products and services, rates, account disclosures, and Credit Union contact information.**

- A term certificate is the Credit Union equivalent of a certificate of deposit at a bank.
- Individual Retirement Account: Only preliminary IRA information is asked for on the membership application. You will be required to fill out a separate, formal IRA application before the Credit Union can fully process your Individual Retirement Account. The IRA application you receive will depend upon the preliminary information you provide on the membership application. The Credit Union will accept your IRA deposit when you submit the separate IRA application.

Additional Account Products & Services

See our website or contact the Credit Union for details regarding these products and services, and any fees that may apply. Not all of the products and services listed in this section are available with all accounts.

- Online Banking: This free service gives you access to free e-statements and Bill Pay.
- Bill Pay: This electronic service is FREE when you have any two of the following three Credit Union services: direct deposit, e-statements, and a debit card. Otherwise, a fee is charged for the service (see the Credit Union fee schedule for details).
- Debit Card: A Credit Union checking account is required with the debit card.
- Duplicate Statements: Check this service when you also want your Credit Union statements to be received by another party. Provide details where indicated.
- Overdraft Line of Credit: This loan product charges an interest rate (see the Credit Union fee schedule for details). A request for this product is handled as a loan application and therefore is subject to the loan approval guidelines of the Credit Union.
- Overdraft Transfer: The source account for overdraft transfer must be a Credit Union savings or checking account and a fee is charged for each transfer (see the Credit Union fee schedule for fee details). You may establish the source account for overdraft transfer once your Credit Union membership is established.

Agreement & Authorization Signatures and Backup Withholding Certification

Read this section thoroughly. Sign and date as required. Account disclosures are available on our website and at the Credit Union.

Supplemental Section

Household & Referral Data: Providing information in this section is optional. All information provided on the application, including this section, is maintained in accordance with the Credit Union's privacy policy.

Also available on the website or at the Credit Union
Rates ▪ Fee Information ▪ Descriptions of Product & Services ▪ Account Disclosures