

# MEMBERSHIP APPLICATION

- Membership in Sunmark FCU requires a \$5 opening deposit to savings.
- Photocopy of current driver's license or valid photo ID is required.

Account Number \_\_\_\_\_

New Account

Change \_\_\_\_\_  
(Type of Change)

## Savings

- Savings Plan
- Moola Moola Kids Club
- Silver Savings Plan
- Young Adult Savings Plan
- Special Event Savings Plan
- Holiday Savings Plan

## Checking

- Free Checking with Extras
- Earnings Checking
- Earnings Plus Checking

- Silver Checking
- Overdraft Line of Credit

## Convenience Services

- Debit Card J1 / J2
- TAMI
- Benefits Plus® (Application Form)
- SunLink/Bill Pay Service

Choose one:

- eStatements
- Paper Statements



LIFE WITH INTEREST

518-382-0605 • 866-SUNMARK

www.sunmarkfcu.org

## Other Products

- Share Certificates
- IRA Share Certificates
- Money Market Account
- Premium Bronze Money Market Account
- Premium Gold Money Market Account
- Premium Platinum Money Market Account

## Key Code:

J1 = Applicant • J2 = Co-Applicant

## Account Type

(Check all that apply)

- Joint Owner – JO
- Authorized Signer – AS
- Beneficiary – BE
- Custodian – CU
- Power of Attorney – PA
- Trustee – TR
- Other \_\_\_\_\_

Social Security # \_\_\_\_\_

Last Name \_\_\_\_\_ MI \_\_\_\_\_

First Name \_\_\_\_\_ Jr./Sr. \_\_\_\_\_

Address \_\_\_\_\_  
(Physical Address Only, No PO Boxes)

City \_\_\_\_\_

State \_\_\_\_\_ Zip + 4 \_\_\_\_\_

Mailing Address \_\_\_\_\_  
(If Different From Physical Address)

City \_\_\_\_\_

State \_\_\_\_\_ Zip + 4 \_\_\_\_\_

Home Phone (\_\_\_\_) \_\_\_\_\_

Work Phone (\_\_\_\_) \_\_\_\_\_

Cell Phone (\_\_\_\_) \_\_\_\_\_

Best Way To Be Reached: Home  Work  Cell  Email

Date of Birth \_\_\_\_\_

Photo Identification Number \_\_\_\_\_  
(example: driver license number)

E-mail Address \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Last Name \_\_\_\_\_ MI \_\_\_\_\_

First Name \_\_\_\_\_ Jr./Sr. \_\_\_\_\_

Address \_\_\_\_\_  
(Physical Address Only, No PO Boxes)

City \_\_\_\_\_

State \_\_\_\_\_ Zip + 4 \_\_\_\_\_

Mailing Address \_\_\_\_\_  
(If Different From Physical Address)

City \_\_\_\_\_

State \_\_\_\_\_ Zip + 4 \_\_\_\_\_

Home Phone (\_\_\_\_) \_\_\_\_\_

Work Phone (\_\_\_\_) \_\_\_\_\_

Cell Phone (\_\_\_\_) \_\_\_\_\_

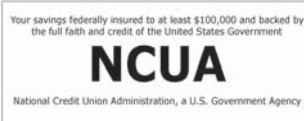
Best Way To Be Reached: Home  Work  Cell  Email

Date of Birth \_\_\_\_\_

Photo Identification Number \_\_\_\_\_  
(example: driver license number)

E-mail Address \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_



• CONTINUED ON BACK

## JOINT SHARE ACCOUNT AGREEMENT (NOT TRANSFERABLE)

Sunmark Federal Credit Union® (Sunmark FCU) is hereby authorized to recognize any of the signatures subscribed on this application 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 Sunmark FCU that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all said joint owners to their 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 Sunmark FCU from any liability for such payment. Any or all said joint owners may pledge all or any part of the share in this as collateral security to a loan or loans. The right or authority of Sunmark FCU under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to Sunmark FCU which shall not affect transactions therefore made. We reserve the right to require written consent of all owners for any change to or termination of an account.

## CHECKING ACCOUNT AGREEMENT

Sunmark FCU is authorized to pay checks signed by me/us and to charge all such payments against the shares in this Account. It is further agreed that:

- Sunmark FCU is under no obligation to pay a check that exceeds the fully paid and collected share balance in this Account; Sunmark FCU may, however, pay such check and transfer shares to this Account in the amount of the resulting overdraft, from any designated overdraft sources or any other share account from which any of the undersigned is then able to withdraw shares, excluding certificates and IRAs. See Fee Schedule.
- If you have applied under separate agreement and have been approved for an Overdraft Loan, Sunmark may first advance funds from your Overdraft Loan and apply the funds to any overdrafts. If any amount of available credit is insufficient to pay the overdraft, transfers will be made from the accounts listed above.
- Sunmark reserves the right to close checking accounts with zero balances and no activity for 3 consecutive months.

Do you know your PIN for TAMI? Yes  No

How do you wish to receive your PIN and/or Password? In Person  By Mail

How did you hear about Sunmark Federal Credit Union?

- Advertisement: Where? \_\_\_\_\_
- Employer: I work for: \_\_\_\_\_
- Friend, relative, coworker. Name: \_\_\_\_\_
- Other (please specify) \_\_\_\_\_

## PATRIOT ACT

**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. Confidentiality of the information maintained by Sunmark will be protected as required under our privacy policy.

**What this means for you:** When you open an account, we will ask for your name, address, telephone number, date of birth, social security number or EIN, employer, driver's license number or picture ID. We may also ask to see a copy of these identifying documents.

## CERTIFICATION AS TO TAXPAYER IDENTIFICATION (SOCIAL SECURITY) NUMBER AND BACKUP WITHHOLDING

Under penalty of perjury, I certify that (1) the number shown on this form is the correct taxpayer identification number, (2) I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interests or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a nonresident alien). The IRS does not require my consent to any provisions of this document other than the certification required to avoid backup withholding.

I/we hereby make application for membership in Sunmark Federal Credit Union® and agree to conform to its bylaws and amendments, Terms and Disclosures and Electronic Funds Transfer regulations thereof. Everything I/we have stated in this application is correct to the best of my/our knowledge. Sunmark FCU may periodically request and use reports from outside consumer reporting agencies and may answer questions about Sunmark FCU's experience with me/us. If I/we request it, Sunmark FCU will tell me/us whether or not such a report was requested, and if so, the name and address of the consumer reporting agency or agencies.

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

For Office Use Only

Membership Eligibility \_\_\_\_\_ Code \_\_\_\_\_

Accurant  Chex Systems  Credit Report  Other: \_\_\_\_\_

Membership:  Approved  Disapproved  Services Denied (Reason: \_\_\_\_\_)  Existing Member

Adverse Action: Y / N

Opening Branch/Membership Officer \_\_\_\_\_ Date \_\_\_\_\_