

# MEMBERSHIP APPLICATION



Please complete and return this application to any BTCU branch or mail to: Building Trades Federal Credit Union, 9741 Lyndale Ave South, Bloomington, MN 55420. New Members: Please return this application with your initial deposit of \$25.00 or more. For branch locations and hours, visit [www.buildingtradesCU.com](http://www.buildingtradesCU.com).

ACCT #   NEW  CHANGE  ADD JOINT  ADD CHECKING  ADD OTHER

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

### 1. ELIGIBILITY (Required)

I am eligible to join Building Trades Federal Credit Union (BTCU) because I am (check one):

- A member of the following eligible union/organization:
- An immediate family member of this member:  Phone

### 2. MEMBER / PRIMARY OWNER INFORMATION (Required)

SSN  First Name  Middle  Last Name

Home Address  City  State  Zip

If your address is a PO BOX, you must also provide a street address >

Primary Phone Number   Cell?  Home? Preferred contact method:  Phone  Email

Date of Birth  Driver's License/ID No.  State/Country

E-mail Address (Required for Online Access)

Employer  Employer Phone Number  Occupation

### 3. JOINT OWNER INFORMATION (Optional) Joint on all suffixes/sub-accounts. JOINT POWER OF ATTORNEY REPRESENTATIVE PAYEE

SSN  First Name  Middle  Last Name

Home Address  City  State  Zip

If your address is a PO BOX, you must also provide a street address >

Primary Phone Number   Cell?  Home? Preferred contact method:  Phone  Email

Date of Birth  Driver's License/ID No.  State/Country

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Date of Birth  Driver's License/ID No.  State/Country

E-mail Address (Required for Online Access)

Employer  Employer Phone Number  Occupation

5. **STATEMENT DELIVERY METHOD - PAPER STATEMENTS \$2.00 per statement** To avoid this fee, you must enroll in Online Banking at [buildingtradesCU.com](http://buildingtradesCU.com) and select the option for **ESTATEMENTS**. A valid email address is required.

Please complete reverse side >

**6. CHOOSE YOUR ACCOUNTS & SERVICES (Required)**

**LABOR SAVER**

**SECONDARY SAVINGS**

**ADVANTAGE SAVINGS**

**SHARE CERTIFICATE**

6-month  12-month  24-month

48-month  60-month  Current Special

Amount

**REWARD CHECKING (FREE) OR**

**REWARD CHECKING PLUS (FREE)**

**Debit Card (MUST HAVE CHECKING)**

**Please answer the following questions.**

Have you (or joint applicant) had a checking account closed by any financial institution without your consent in the last 12 months?  Yes  No

Have you (or joint applicant) been convicted of a criminal offense because of the use of a check or similar item within the last 24 months?  Yes  No

**DO YOU WANT CHECKS?** (Prices Vary)  Yes  No

Checks will not be ordered until you make a deposit sufficient to cover the cost.

**DO YOU WANT TO ENROLL IN POCKET THE CHANGE?**  Yes  No

Save effortlessly with this free service added to your Debit Card. Purchases are rounded up to the nearest dollar and the difference is transferred from your checking to your savings account.

**7. OVERDRAFT PROTECTION (Required)**

You may want to link your checking and savings accounts to help minimize NSF fees.

Check this box if you **DO** want your savings accounts linked for overdraft protection.

Check this box if you **DO NOT** want your savings accounts linked for overdraft protection. I understand that if I check this box it may result in NSF fees.

**8. AGREEMENT & SIGNATURE (Required)**

By our signatures below as primary account owner and joint account owner, we agree that all funds deposited into the account, including any earnings thereon, shall be owned by us jointly (excluding IRAs) with right of survivorship (on the death of one party to the joint account, all sums in the account on the date of the death will vest in and belong to the surviving party or parties as his or her separate property and estate). Any money, except par value, may be deposited or withdrawn, subject to the bylaws and rules of Building Trades Federal Credit Union (BTCU), by any one of the authorized signers. If the applicant is a minor, the account must have a joint owner who is at least 18 years old and who will be responsible for all transactions on the account. I agree to subscribe for at least one share of the Credit Union and to be bound by the terms and conditions and fees set forth in the Account Agreement & Disclosure, Truth in Savings disclosure, Electronic Funds Transfer Act Notice, Fund Availability Policy, Substitute Checks and Your Rights notice, and Fee Schedule now in effect and as amended hereafter. By applying for membership in Building Trades Federal Credit Union, I authorize you to obtain my Consumer Credit Report and ChexSystems account verification report at the time of this application to: (1) evaluate my qualifications for opening deposit accounts and enrolling for any other credit union services requested on this application, (2) evaluate my eligibility for a line of credit if I have indicated above that I want to establish a line of credit, and (3) permit BTCU to look for opportunities to refinance existing loans or to offer other BTCU products.

**9. TAXPAYER IDENTIFICATION NUMBER (TIN) CERTIFICATION OF BACKUP WITHHOLDING (REQUIRED)**

1. The number shown on this form is my correct taxpayer identification number, 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.

3. Please check one of the following:

a. I am a U.S. citizen.

b. I am a Permanent US Resident. Permanent Resident Card is needed.

c. I am a Non-Permanent US Resident/Foreign Citizen. W-8BEN needs to be collected.

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 / PRIMARY OWNER SIGNATURE  DATE

JOINT OWNER SIGNATURE  DATE

JOINT OWNER SIGNATURE  DATE

**For Office Use Only**

Application Received by Employee:  Date   In Person  By Mail  From Union

Qualifile  Credit Report  Scan Current ID  TIS(s) Printed for Scanning  Debit Card  Order Checks  OD Protection