

For Credit Union Use Only:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
DATE ENTERED	STAFF INITIALS	ID VERIFICATION	OFAC	MEMBER NUMBER

Form Instructions:

Your information will be verified for eligibility and as required by the U.S. Patriot Act. **Please include copy of your driver's license (Joint applicant(s) included).** If you have moved in the past 18 months please include your most recent utility bill at your new address. We cannot open your new membership without all proper documents.

1. Fill out this form in its entirety. Please print your name clearly and sign where stated.
2. You must make an initial deposit of **\$5** upon the submission of this form to activate your membership. To open your account without delay, you may enclose a check made payable to "Equitable Federal Credit Union" as your opening deposit.
3. If opening a checking account a deposit of **\$50** is require along with your share savings deposit.
4. Please send all pages of this form to Equitable Federal Credit Union, 1889 Brittain Road, Akron OH 44310

Primary Account Information

FIRST NAME / MI / LAST NAME

SSN/TIN DOB (MM/DD/YYYY)

STREET ADDRESS

CITY / STATE / ZIP

HOME PHONE / CELL PHONE () WORK PHONE / EXT ()

EMAIL ADDRESS MOTHERS MAIDEN NAME

PLEASE STATE HOW YOU ARE ELIGIBLE FOR MEMBERSHIP (WILL BE VERIFIED)

ELIGIBILITY: _____

FAMILY OF CURRENT MEMBER
NAME / RELATIONSHIP: _____

PRIMARY OWNER'S SIGNATURE DATE

X

The Internal Revenue Service does not require your consent to any provision of this document other then the certifications required to avoid backup withholding.

Joint Owner Information

WITH RIGHTS OF SURVIVORSHIP
 WITHOUT RIGHTS OF SURVIVORSHIP

FIRST NAME / MI / LAST NAME

SSN/TIN DOB (MM/DD/YYYY)

STREET ADDRESS

CITY / STATE / ZIP

HOME PHONE / CELL PHONE () MOTHERS MAIDEN NAME

JOINT OWNER'S SIGNATURE DATE

X

The Internal Revenue Service does not require your consent to any provision of this document other then the certifications required to avoid backup withholding.

Account & Service Selection

 NEW MEMBER

 CURRENT MEMBER

HOW DID YOU HEAR ABOUT US?

- RADIO WEBSITE/SEARCH ENGINE FRIEND/FAMILY
 NEWSPAPER FACEBOOK OTHER _____

SAVINGS ACCOUNT SELECTION:

*Suffix

- SHARE/SAVINGS -00
 SHARE CERTIFICATE _____
 OTHER _____

CHECKING ACCOUNT SELECTION:

*Suffix

- SHARE DRAFT/CHECKING _____
 MONEY MARKET _____
 OTHER _____

ACCOUNT SERVICES:

- DIRECT DEPOSIT HOME BANKING ATM/DEBIT CARD

Account Designation

PAYABLE ON DEATH: *If more than two beneficiaries, please attach on separate sheet of paper.

NAME OF BENEFICIARY

BENEFICIARY SSN

STREET ADDRESS

CITY / STATE / ZIP

PHONE NUMBER

NAME OF BENEFICIARY

BENEFICIARY SSN

STREET ADDRESS

CITY / STATE / ZIP

PHONE NUMBER

TIN Certification & Backup Withholding

Cross through any statement that does not apply. By signing below, under penalties of perjury I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me).
- I am not subject to backup withholding because:
 - I am exempt from backup withholding;
 - I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, or
 - The IRS has not notified me that I am no longer subject to backup withholding.
- Choose One:**

I am a U.S. citizen or U.S. resident alien.
 I am not a U.S. citizen or U.S. resident alien (Complete W-8 BEN).
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.
 Exempt payee code (if any): _____
 Exemption from FATCA reporting code (if any): _____

- UTTMA/UGMA** (as custodian for _____ (minor) under the Uniform Transfers/Gifts to Minors Act)
 Minor's TIN/SSN _____

Membership Eligibility

You are eligible for membership at Equitable Federal Credit Union if you live, work, worship or attend school in the city of Akron, OH or are an immediate family member of an existing shareholder.

Authorization

By signing below, I/We agree to be bound by the terms and conditions of the Membership and Account Agreement, Truth-In-Savings Disclosure and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested. If an EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

SIGNATURE OF APPLICANT / PRIMARY MEMBER DATE

SIGNATURE OF JOINT APPLICANT DATE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight 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 for your name, address, date of birth and other information that will allow us to identify you. **Please note: We may also ask for a copy of your driver's license, utility bill with current address or other identifying documents if we are unable to verify your identity.**

MEMBER COPY

AGREEMENT – By signing this Account Card, each of you, jointly and severally, agree to the terms and conditions of the Share Account Agreement (Agreement) and Account Card, the Truth –in- Savings Disclosure accompanying the Agreement, the Credit Union’s bylaws and policies, and any amendments of these documents made from time to time that collectively govern your membership and accounts. You authorize us to check your account, credit and employment history and obtain a credit report from third parties, including credit-reporting agencies, to verify your eligibility for any accounts or services you request.

INDIVIDUAL ACCOUNTS – If this is an individual account, the interest of a deceased owner will pass, subject to applicable law, to the account owner’s estate or Payable on Death (POD) beneficiary/payee or trust beneficiary.

JOINT ACCOUNTS – Unless otherwise stated on the Account Card, a joint account is an account with rights of survivorship and all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased’s owners’ interest passes to his or her estate. Any joint account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account, requests for future services, and any transaction from any other account owner. Each joint account owner guarantees the signature of the other owner(s). Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, transfer or pledge to the Credit Union all or any part of the shares of any account without the consent of the other account owner(s). The Credit Union reserves the right at any time to require written consent of all account owners for any change to or termination of a joint account. If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a court order to act, or require that all account owners agree in writing to any transaction concerning the account. If an item deposited in a joint account is returned unpaid or if the account is overdrawn, each of the joint account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdrawn amount, or unpaid amount or charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any account of the indebted owner, including all funds in the joint account regardless of who contributed the funds in the account.

POD/TRUST ACCOUNT DESIGNATIONS – A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her or their lifetimes and, when the last account owner dies, payable to all and surviving POD or trust beneficiaries/payees. If there is more than one surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship upon the death of the last account owner. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee’s interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or held in the name of a trust.

DEPOSIT RULES - You authorize the Credit Union, in its discretion, to accept transfers, checks, drafts and other items for deposit into your account if they are made payable to, or to the order of any one or more owners on the account, whether or not they are endorsed by all payees. If any endorsement or any other markings you or any prior endorser has made on a deposited item causes any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error. In handling items for deposit or collection, the Credit Union acts only as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union will not be liable for the negligence of any correspondent or for loss in transit. The Credit Union reserves the right to send any item for collection. The Credit Union shall have the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the item has been available for your use. You waive any notice of nonpayment, dishonor, or protest regarding any items purchased or received by the Credit Union for credit to your account or for collection.

ACCOUNT RATES AND FEES – The Credit Union’s payment of earnings on your account is subject to the account rates and fees, payment and balance requirements as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. The Credit Union may charge you fees for accounts and services provided by the Credit Union. The fees and charges that may be assessed against your account are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You agree the Credit Union may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time, and you will be notified of such changes as required by law.

E-STATEMENTS - By selecting the E-Statement option or by choosing any account that requires E-Statements and signing in the designated area, I/we hereby consent to the electronic delivery and receipt of all consumer disclosures, notices, statements, promotional materials and any other documents of any nature that would otherwise be provided to me in paper form. I/we understand that I/we have the right to receive the aforementioned documents in paper form, if I/we so choose, and that I/we may withdraw consent to receive electronic documents at any time by notifying the credit union in writing. I/we understand that by electing to receive the above electronically, I/we will not receive these documents in paper form by mail or otherwise. I/we understand that I/we must inform the Credit Union of changes to my/our e-mail address.

TRANSFER LIMITATIONS – We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure. Funds in your account(s) will become “unclaimed funds” under ORC Ch. 169 if, over a five (5) year period you do not: a) increase, decrease, or adjust the amount of funds in your account(s); b) assign or encumber your account(s); c) receive payment of your account(s); d) correspond with us about your account(s); e) otherwise indicate an interest in your account(s); or f) transact business with the Credit Union. Unclaimed funds will be reported and remitted in accordance with state law.

CREDIT UNION LIABILITY – If the Credit Union does not properly complete a transaction according to this Agreement, the Credit Union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The Credit Union’s actions will constitute the exercise of ordinary care if such actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general financial institution practices followed in the area served by the Credit Union.

CREDIT UNION LIEN AND SECURITY INTEREST – To the extent you owe the Credit Union money, the Credit Union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds, without further notice to you, in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have an ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except of obligations secured by your residence, unless prohibited by applicable law.

AMENDMENTS – Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes in terms, rates or fees as required by law. The Credit Union reserves the right to waive any term in the Agreement. Any such waiver shall not affect the Credit Union’s right to enforce any right in the future.

ENFORCEMENT – You agree to be liable to the Credit Union for any losses, costs or expenses that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such losses, costs or expenses from your account without prior notice to you. In the event the Credit Union brings a legal action to collect any amount due under or to enforce this Agreement, the Credit Union shall be entitled, subject to applicable law, to payment of its reasonable attorney’s fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

GOVERNING LAW – This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws, including applicable principles of contract law and regulations of the state in which the Credit Union’s main office is located, and local clearinghouse rules, as amended from time to time. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

NEGATIVE INFORMATION NOTICE – We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.