

MEMBERSHIP ACCOUNT APPLICATION CHECKLIST

Thank you for your interest in Progressive Credit Union (“**PCU**”). To open a Membership Account, please provide PCU with the checklist items listed below:

- Completed Membership Account Application** (see Pages 2-4 attached)
- Ten Dollar (\$10.00) initial membership share deposit** (see Page 3 attached for initial funding instructions)
- If non-expired government-issued ID does not indicate current address, provide copy of a current utility bill**
- To become eligible for membership, all new members must be referred by a current PCU member**

See list below for valid identification required for each account owner:

- If a US citizen, *one (1)* form of the following non-expired government-issued ID with photo:
 - Driver’s License; Passport; Military ID card; **or** County/State ID card
- If a US Permanent Resident, *all* of the following forms of non-expired government issued ID:
 - US Permanent Resident Card (Green Card); Social Security Card; **and** Driver’s License with photo
- Custodian Accounts:
 - Minor, provide copy of Birth Certificate and Social Security Card
 - Custodian, provide copy of government-issued ID mentioned above

FOR MORE INFORMATION PLEASE CONTACT MEMBER SERVICES AT (212) 695-8900 OR VISIT OUR OFFICE.

Once you have completed this application, please return all documents to PCU by one of the following means:

By Mail: Progressive Credit Union
Attn: Member Services Department
131 West 33rd Street, 7th Floor
New York, NY 10001

By Fax: (212) 695-6377
Attn: Member Services Department

By E-Mail: msr@progressivecu.org

Visit PCU: 131 West 33rd Street (between 6th and 7th Avenues)
7th Floor
New York, NY 10001

PLEASE NOTE: PROCESSING OF THE APPLICATION WILL NOT BEGIN UNTIL ALL OF THE REQUESTED INFORMATION IS RECEIVED.



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 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. All signers will be verified through credit reporting agencies and/or OFAC and Progressive Credit Union ("PCU") reserves the right to limit services based on information provided to it.

PART 1: OWNERSHIP TYPE -- (Select one)

INDIVIDUAL
JOINT WITH SURVIVORSHIP (and not as tenants in common)
MEMBER AS CUSTODIAN FOR MINOR UNDER THE NEW YORK UNIFORM TRANSFERS TO MINORS ACT (UTMA)

PART 2: GENERAL INFORMATION

PRIMARY OWNER / MINOR:

Legal Name (First, Middle Initial, Last):			Membership Eligibility - Referred to PCU by:
Social Security Number:	Date of Birth (MM/DD/YYYY):	Mother's Maiden Name:	E-Mail Address:
Home Address (no P.O. Box Address):			
Mailing Address (If different from above):			
Home Phone:	Cell Phone:	Alternate Phone:	Fax:
Government Issued ID No.:	Type of ID:	Expiration Date:	Issuing State/Country:
Employer's Name:		Employer Office Phone:	

JOINT OWNER WITH SURVIVORSHIP *(Upon the death of the owner, the decedent's ownership in the account passes to the surviving account owner.)*
OR CUSTODIAN

Legal Name (First, Middle Initial, Last):			Relationship to Member:
Social Security Number:	Date of Birth (MM/DD/YYYY):	Mother's Maiden Name:	E-Mail Address:
Home Address (no P.O. Box Address):			
Mailing Address (If different from above):			
Home Phone:	Cell Phone:	Alternate Phone:	Fax:
Government Issued ID No.:	Type of ID:	Expiration Date:	Issuing State/Country:

PART 3: PAYABLE ON DEATH (P.O.D.) BENEFICIARIES

Upon the death of ALL account owners, this account will be evenly split between the following beneficiaries:

Legal Name:		Social Security Number:
Date of Birth (MM/DD/YYYY):	Address:	Phone:
Legal Name:		Social Security Number:
Date of Birth (MM/DD/YYYY):	Address:	Phone:
Legal Name:		Social Security Number:
Date of Birth (MM/DD/YYYY):	Address:	Phone:
Legal Name:		Social Security Number:
Date of Birth (MM/DD/YYYY):	Address:	Phone:

PART 4: ACCOUNT PRODUCTS

***A Share/Savings account (with a minimum deposit of \$10.00) is required to establish membership at PCU. A \$200.00 minimum balance must be maintained in order to avoid monthly maintenance fees, unless this account is linked with an eligible share or loan account.**

Initial Deposit:	Initial Funding Deposit Method:	
	Cash	Transfer from PCU Account No.: _____
	Wire Transfer	Check/Money Order payable to "Progressive Credit Union"
Account Type	Initial Deposit	Account Suffix (PCU Use Only)
Share/Savings (Required for Membership) --- minimum deposit \$10.00		-000
Share Draft/Checking <i>The first box of standard checks are free. Specify # of boxes: _____</i>		-075 Check Digit
Share Certificate (CD) <i>*A Certificate Purchase Form must accompany this application*</i>		
Individual Retirement Account <i>*IRA Paperwork must accompany this application*</i>		

PART 5: ADDITIONAL SERVICES

Access Account Via ATM or debit card:

ATM Card -- can be used at ATM only -- Daily limit: \$300.00.

Visa Debit Card -- can use used at ATM or for purchases -- Total Daily limit: **\$300.00** --- ****Requires a Share Draft/Checking Account**** --

Indicate here if you wish to enroll this account in "It's Me 247" Online Banking Services:

PART 6: TIN CERTIFICATION/BACKUP WITHHOLDING INFORMATION

Under the 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 United States citizen or other U.S. person (as defined in IRS Form W-9 instructions).

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. If you are not a U.S. person, cross out item 3 above and contact PCU for instructions (a W-8 BEN form will need to be completed).

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

PART 7: MEMBERSHIP AGREEMENTS AND SIGNATURES

I/we hereby make application to Progressive Credit Union ("PCU"). I also agree to subscribe to at least one (1) share (\$10.00).

If any of my accounts, either now or in the future are established as a joint account, PCU is authorized to recognize any one of the joint owner signatures for the payment of funds or for any transaction for this account. The joint owners of this account agree with each other and with PCU that all funds deposited in the account shall be owned jointly by all joint owners. The funds on deposit will be subject to withdrawal or receipt of any joint owner. In the event of death of an owner and according to the type of joint account selected, withdrawal or payment may also be made to the survivor(s) or the estate(s) of the deceased owner(s). Each joint owner will discharge PCU from any liability for any payment or withdrawal. A joint owner who is a PCU member may pledge all or part of the shares in this account as collateral security for a loan or loans, and PCU is authorized to charge at any time against this account any indebtedness owing to it by any of the joint owners. **PLEASE NOTE: Joint Ownership does not constitute membership.**

By applying for membership in PCU, I authorize the credit union (and any federal, state or local agency) to obtain and use credit reports and verify my employment history in connection with this account application and for the purpose of considering me for additional financial products and services both now and in the future.

By my signature below: (1) I acknowledge receipt of your Important Account Information For Our Members booklet (the "Account Agreement") and have read all appropriate disclosure statements and agreements, including without limitation, Electronic Transfers, Funds Availability and Truth in Savings. I agree to be bound by the terms and conditions set forth in the Account Agreement; (2) I agree to conform to PCU's rules, regulations, bylaws and policies now in effect and as amended or adopted hereafter; and (3) I agree to pay and charged or fees which may be required or assessed under such rules, regulations, bylaws and/or policies.

Signature of Primary Owner: X	Date:
Signature of Joint Owner / Custodian: X	Date:

FOR PROGRESSIVE CREDIT UNION USE ONLY:

Date Received:	Application Received By:	Date Approved:	Account Opened By:
Verification Completed: <input type="checkbox"/> OFAC <input type="checkbox"/> Valid Photo Identification <input type="checkbox"/> Utility Bill <input type="checkbox"/> Other:	ATM / Debit Card Ordered: <input type="checkbox"/> Yes <input type="checkbox"/> No	Checks Ordered: <input type="checkbox"/> Yes <input type="checkbox"/> No	Online Banking: <input type="checkbox"/> Yes <input type="checkbox"/> No
Additional Notes or Comments:			

