

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 PCU reserves the right to limit services based on information provided to it.

PART 1: UPDATE TYPE

- ADD JOINT OWNER (Joint with survivorship and not as tenants in common)
- REMOVE JOINT OWNER (By signing below, I the joint owner am acknowledging that I want to be removed from this Membership Account)

Name _____ Signature _____

PART 2: GENERAL INFORMATION

PRIMARY OWNER

Legal Name (First, Middle Initial, Last):			Member Number:
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:

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

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



PART 4: 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 5: MEMBERSHIP AGREEMENTS AND SIGNATURES

I/we hereby make application to Progressive Credit Union and agree(s) to conform to Progressive Credit Union’s rules, regulations, bylaws and policies now in effect and as may be amended or adopted hereafter. I also agree to subscribe to at least one (1) share (\$10.00).

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 your Account Agreement; (2) I agree to pay any charges or fees which may be required or assessed under such rules, regulations, bylaws and policies; (3) I confirm that I am not engaged in or operating an Internet Gambling business; agrees that all transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through any account opened in connection with this application; and acknowledges that such account will be subject to closure should Progressive Credit Union gain actual knowledge that Internet gambling transactions are being processed through this account.

By applying for membership in Progressive Credit Union, 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.

If any of the accounts 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 into the account shall be owned jointly by all joint owners. The funds on deposit will be subject to the withdrawal or receipt of any joint owner. In the event of the death of an owner, all sums in the account on the date of the death vest and belong to the surviving party or parties as his or her separate property and estate. 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.

PROGRESSIVE CREDIT UNION RESERVES THE RIGHT TO REFUSE THE FORM IF THE VERBIAGE HAS BEEN ALTERED.

Signature of Primary Owner: x	Date:
Signature of Joint Owner: x	Date:

FOR PROGRESSIVE CREDIT UNION USE ONLY:

Verification completed:
 Valid Photo Identification OFAC Other

Additional Notes:

Dater Received:	Processed By:
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