



# Membership Application/ Signature Card

Please print in ink.

Account No. \_\_\_\_\_

Today's Date \_\_\_\_\_

### Eligibility

- I live or work at an address that qualifies for GLCU membership.
- Relative of GLCU Member
- Employer

### Primary Member Information

_____ Last Name	_____ First	_____ M.I.
_____ Street Address		
_____ City	_____ State	_____ Zip
_____ Daytime Phone		_____ Evening Phone
_____ Social Security #		_____ Date of Birth
_____ Driver's License #		_____ State

**Products:**  Share Savings

**Ownership Type:**  Individual  Joint  
 Other \_\_\_\_\_

### Joint Member Information

_____ Last Name	_____ First	_____ M.I.
_____ Street Address		
_____ City	_____ State	_____ Zip
_____ Daytime Phone		_____ Evening Phone
_____ Social Security #		_____ Date of Birth
_____ Driver's License #		_____ State

CERTIFICATION: Under penalties of perjury, I/we certify (1) that the number shown on this card is my/our correct taxpayer identification number and (2) that I/we am/are not subject to backup withholding either because I/we have not been notified that I/we am/are subject to backup withholding as a result of failure to report all interest or dividends or the Internal Revenue Service has notified me/us that I/we am/are no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

INSTRUCTION: The Primary Member must sign at the "X" below indicating you have read and responded appropriately to this certification. You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.

I/We have received and agree to separate account disclosure(s).



Security Word _____	E-mail Address _____
<b>X</b> _____ Primary Member Signature	<b>X</b> _____ Joint Member Signature

## Application for Membership & Account Agreement

By signing I/we hereby make application for membership in Great Lakes Credit Union (GLCU), agree to follow its by-laws and amendments, and subscribe to at least one share. I/We also agree to all of the terms and conditions of the Joint Account Agreement printed below. I/We agree to the terms stated in the separate account disclosure(s) and acknowledge its receipt. All the information that I/we provided in this application is true. I/We give GLCU the right to check credit reports, inquiries through CHEXSYSTEMS, employment and other searches to verify identity and credit worthiness plus answer any questions regarding our credit or account experience with you.

**AGREEMENT-**This is a contract between you and us about this account. It is subject to state and federal laws and the Uniform Commercial Code, as adopted in the state where we are located (except to the extent that it can and does vary such rules or laws). "You" means the account owner(s) and anyone who signs this card. "We" or "us" or "GLCU" means Great Lakes Credit Union. This contract will govern the operation of this account unless clearly varied by a separate written agreement or disclosure. This agreement includes your promise to pay any disclosed charges (and other reasonable charges we may impose) and your permission for us to deduct earned charges from the account balance. It also includes your promise to be jointly and severally liable for any account deficit resulting from these charges together with any costs we may incur to collect any deficit including our reasonable attorney's fees to the extent permitted by law.

**CHECKING ACCOUNT-** The terms and conditions governing checking accounts are set forth in the separate account disclosure form provided you at account opening.

**SAVINGS OVERDRAFT PROTECTION-** By signing, you agree to the Overdraft Protection from Savings terms and conditions set forth in the separate account disclosure form provided you at account opening.

**ELECTRONIC SERVICES-** Automated Teller Machine (ATM)/ VISA Check card, Touch Tone Teller and WebConnect. The terms and conditions governing these Electronic Services are set forth in the separate account disclosure form provided you at account opening.

**TYPE OF ACCOUNTS-** The terms and conditions governing other specific accounts are set forth in the separate account disclosure form provided you at account opening.

**AMENDMENTS AND TERMINATION-** We may amend any terms of this agreement and our schedule of charges at any time upon giving reasonable notice to you as required by law. Reasonable notice may consist of enclosing a notice in the statement of account or separate notice by mail. We may close this account by giving notice and mailing any account balance to you. Notice from us to any one of you is notice to all of you.

**PLEDGES-** Any pledge of this account must first be satisfied before the rights of any joint account survivor or trust account beneficiary becomes effective.

**REVOCABLE PROXY:** I do hereby appoint the Board of Directors of Great Lakes Credit Union (GLCU) who are the qualified and acting directors at the time this proxy is used, as proxies to vote for the election of directors, proposals for mergers or voluntary dissolutions, the share(s) of GLCU now or hereafter owned or held by me, as the said directors or a majority of them see fit, at all annual or special meetings of the members of GLCU hereafter held and any adjournment thereof, from time to time and year to year, until and unless this proxy is canceled by me. I understand that the proxy appointment is voluntary and not a condition of membership and may be revoked at my request.

By checking this box, I deny the proxy provision and opt to vote my shares at Annual and Special Meetings of Shareholders.

**ADDITIONAL TERMS AND CONDITIONS –** Additional terms and conditions governing this account are set forth in the separate account disclosure provided at opening.

**ACCOUNT OWNERSHIP-** Indicate proper ownership by checking the appropriate box.

### Individual Account Agreement

This account is owned by an individual who does not intend to create any survivorship rights to any other person by merely opening this account.

### Joint Account Agreement

GLCU is hereby authorized to recognize any of the signatures subscribed on the application hereof 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 GLCU that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be valid and discharge from GLCU from any liability for such payment. Any or all of said joining owners may pledge all or any part of the shares in the account as collateral security to a loan or loans. The right or authority of GLCU under this agreement shall not be terminated by said owners, or any of them except by written notice to GLCU which shall not affect transactions therefore made.