

NEW MEMBER AGREEMENT

I agree the Social Security Number (or Taxpayer Identification Number) I will enter belongs to me and is correct.

I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

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.

I authorize GLCU to verify the information I submit and to obtain credit and/or debit reports concerning me. Upon my request, GLCU will tell me if a credit report was obtained and give me the name and address of the credit reporting agency that provided the report. I warrant to GLCU that the information I am submitting is true and correct. By submitting this application, I agree to allow GLCU to receive the information contained in my application, as well as the status of my application.

If GLCU is unable to identify my eligibility to join GLCU, GLCU may include me for membership through its partner, United Buying Service (UBS). UBS is a buying service that has been saving consumers money for over 40 years. There are no fees for association with this service and they will not contact me for any reason. For information on assistance UBS can provide, visit www.ubsi.com.