



1. Type of Account

Regular Membership Money Musketeers® Ages: 12 and under - joint signature required Dinero TeensSM Ages 13 to 18 - joint signature required if 17 or under

2. Primary Member for this Account

Enter youth's information if applying for Money Musketeers or Dinero Teens account.

| | | | | |
|---|-------------------------------|--|------------------|-----|
| Name: First | Middle | Last | Suffix | |
| Mailing Address: <input type="checkbox"/> Domestic <input type="checkbox"/> Foreign | Address (Additional Line) | City (Country name if foreign address) | State | Zip |
| Social Security Number | Driver's License Number/State | Date of Birth (mm/dd/yyyy) | Account Password | |
| Employer Name | Home Phone | Work Phone/Ext. | Email Address | |
| Employer Address | Address (Additional Line) | City | State | Zip |

3. Eligibility

How are you eligible for membership in Advancial Federal Credit Union?

Through my employer/association Through a family member

| | |
|---|-------------------------------|
| Name of Employer/Association or Family Member | Account Number (if available) |
|---|-------------------------------|

4. TIN Certification

Under penalties of perjury, by signing below, I certify that (1) the number shown on this application is my correct tax payer identification number and (2) that unless otherwise designated, 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 (IRS) has notified me that I am no longer subject to backup withholding. I am subject to backup withholding.

5. Joint Owner(s) for this Account

Youth accounts require a joint owner.

| | | | |
|------------------------|-------------------------------|----------------------------|--------|
| Name: First | Middle | Last | Suffix |
| Social Security Number | Driver's License Number/State | Date of Birth (mm/dd/yyyy) | |
| Name: First | Middle | Last | Suffix |
| Social Security Number | Driver's License Number/State | Date of Birth (mm/dd/yyyy) | |

6. Accounts and Services

| ACCOUNTS | Account Type <small>Select one type for each account</small> | Initial Deposit | SERVICES | |
|---------------------------------------|--|---------------------|---|---|
| <input type="checkbox"/> Savings | <input type="checkbox"/> Regular <input type="checkbox"/> Money Musketeers <input type="checkbox"/> Dinero Teens | \$ 55 Minimum | <input type="checkbox"/> Debit/ATM Card <input type="checkbox"/> Additional Debit/ATM Card | Name to appear on additional Debit/ATM card: |
| <input type="checkbox"/> Checking | <input type="checkbox"/> Advancial <input type="checkbox"/> Access <input type="checkbox"/> Award <input type="checkbox"/> Dinero Teens | \$ 25 Minimum | <input type="checkbox"/> Online Banking/ Telephone Banking | PIN _____ Minimum of 6 characters and must include at least one letter and one number. |
| <input type="checkbox"/> Money Market | | \$ 2,500 Minimum | <input type="checkbox"/> Check Clear® Courtesy Overdraft Privilege | |

7. Payable on Death Designation

All beneficiaries share equally.

| | | | |
|-------------------------|----------------------------|------|--------|
| Beneficiary Name: First | Middle | Last | Suffix |
| Social Security Number | Date of Birth (mm/dd/yyyy) | | |
| Beneficiary Name: First | Middle | Last | Suffix |
| Social Security Number | Date of Birth (mm/dd/yyyy) | | |

Complete this section only after first consulting your tax professional. Joint owners are not allowed on UTMA Accounts.

8. Uniform Transfer to Minors Act (UTMA)

The above named primary member is the custodian for the minor indicated under the UTMA.

| | | | |
|-------------------|--------|------|--------|
| Minor Name: First | Middle | Last | Suffix |
|-------------------|--------|------|--------|

9. Signatures

By signing, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-In-Savings Disclosure, Fee Schedule, Funds Availability Policy Disclosure, Electronic Funds Transfer Agreement 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 Account Agreement and Disclosures applicable to the account(s).

| | |
|------------------------|------|
| Member Signature | Date |
| Joint Member Signature | Date |
| Joint Member Signature | Date |

* A photocopy of a government-issued I.D. (driver's license, passport, etc.) for each signer is required in order to process this application.

| |
|-----------------------|
| Member Account Number |
|-----------------------|

To complete the membership application:

1. Type of Account

You must establish a savings account to become a member and maintain accounts at the Credit Union. Advancial offers three types of savings accounts:

- Regular Savings Account: The Savings Account is our regular savings account and is available to persons 19 years of age and older.
- Dinero Teens Savings Account: The Dinero Savings Account is available to persons ages 13 through 18. The Dinero Savings Account must have a parent or other sponsoring adult as a joint owner.
- Money Musketeer Savings Account: The Money Musketeer Savings Account is available for our youngest members up to age 12. The Money Musketeer Savings Account must have a parent or a sponsoring adult as a joint owner.

2. Primary Member for this Account

Please print all requested information. You are asked to indicate an Account Password in order to provide added security to your account when you make telephone service requests. You should choose a password that is unique and not easily associated with you.

3. Eligibility

To join Advancial Federal Credit Union, you must meet the membership eligibility requirements through a sponsor group or family member as set forth in the Credit Unions Bylaws.

4. TIN Certification

The IRS requires that the Credit Union certify that you are not subject to backup withholdings.

5. Joint Owner(s) for this Account

You may designate a joint owner(s) for your account. Please note that designating a joint owner gives the individual(s) access to all of your deposits with Advancial except Individual Retirement Account(s) (IRAs) and that the joint owner's notarized signature is required to remove the joint owner from your account. All Money Musketeer and Dinero Teens savings accounts require a parent or other sponsoring adult as a joint owner.

6. Accounts and Services

Check the type(s) of account(s) you want to open including Savings and indicate the amount of your opening deposit. You may also apply for additional account services such as a Debit/ATM Card, Online Banking, Automated Teller Telephone Banking and Check Clear® Courtesy Overdraft Privilege.

7. Payable on Death (P.O.D.) Designation

You may designate a P.O.D. beneficiary on your account(s). A P.O.D. will aid in expediting distribution of your deposits to your beneficiaries in case of death. If you designate joint owners as well as a P.O.D. on an account, joint ownership will take precedence over the P.O.D. Please note that a P.O.D. does not replace a will.

8. Uniform Transfer to Minors Act (UTMA)

This section should not be completed with your original application for membership. Please use a separate application to establish a Uniform Transfer to Minor Account with the Credit Union. A UTMA Account cannot designate joint ownership. Discuss your decision with your tax professional first.

9. Signatures

A signature and a photocopy of a government issued I.D. (driver's license, passport, etc.) of the primary member and each joint owner are required to establish your account with the Credit Union. Advancial complies with federal requirements for requesting identification of new members.

Return the top sheet (white) of application with at least a \$5.00 deposit into a Savings Account to your local branch or by mail to:

**Advancial Federal Credit Union
Attn: Member Service Center
1845 Woodall Rodgers Fwy., Ste. 1300
Dallas, TX 75201**