



ACCOUNT APPLICATION AND MEMBERSHIP AGREEMENT

|                                 |
|---------------------------------|
| For Credit Union Use Only       |
| <b>Membership Number:</b> _____ |

**Member Information**

|                                                  |                |                                                       |                             |
|--------------------------------------------------|----------------|-------------------------------------------------------|-----------------------------|
| Full Name:                                       |                |                                                       |                             |
| Social Security Number:                          | Date of Birth: | Driver's License Number or Other ID:<br>ID No. State: |                             |
| Home Address: Street                             | City:          | State:                                                | Zip Code:                   |
| Mailing Address: If different from above address | City:          | State:                                                | Zip Code:                   |
| Home Phone:                                      | Mobile Phone:  | Email Address:                                        | Mother's Maiden Name:       |
| Employer's Name:                                 | Job Title:     | Work Phone:                                           | No. of Years with Employer: |
| Employer's Address Street:                       | City:          | State:                                                | Zip Code:                   |

**Membership Eligibility**

I am eligible to join XCEL FCU through:

Employer Group (SEG)       Family Member

Name of Employer Group: \_\_\_\_\_

Family Member Name: \_\_\_\_\_ Member #: \_\_\_\_\_ Relationship: \_\_\_\_\_

**Joint Member Information**

|                                                  |                |                                                       |                             |
|--------------------------------------------------|----------------|-------------------------------------------------------|-----------------------------|
| Full Name:                                       |                |                                                       |                             |
| Social Security Number:                          | Date of Birth: | Driver's License Number or Other ID:<br>ID No. State: |                             |
| Home Address: Street                             | City:          | State:                                                | Zip Code:                   |
| Mailing Address: If different from above address | City:          | State:                                                | Zip Code:                   |
| Home Phone:                                      | Mobile Phone:  | Email Address:                                        | Mother's Maiden Name:       |
| Employer's Name:                                 | Job Title:     | Work Phone:                                           | No. of Years with Employer: |
| Employer's Address: Street                       | City:          | State:                                                | Zip Code:                   |

**Products and Services**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> <b>Savings/Membership Account</b> (\$5 Deposit required for new membership)<br><input type="checkbox"/> <b>Custodial Savings Account</b><br><input type="checkbox"/> <b>Checking Account</b><br><input type="checkbox"/> <b>Basic</b> <input type="checkbox"/> <b>Kasasa Checking</b><br><input type="checkbox"/> Kasasa Cash <input type="checkbox"/> Kasasa Cash Back<br><input type="checkbox"/> Kasasa Tunes <input type="checkbox"/> Kasasa Cash with Saver<br><br><input type="checkbox"/> <b>Debit Card</b> <input type="checkbox"/> <b>Money Market Account</b><br><input type="checkbox"/> <b>Holiday Savings</b> <input type="checkbox"/> <b>Vacation Savings</b><br><input type="checkbox"/> <b>Certificate Accounts</b> Specify Term: _____ | <input type="checkbox"/> <b>Online Banking</b><br><input type="checkbox"/> <b>Telephone Banking (MARC)</b><br><input type="checkbox"/> <b>E-Statements</b> *By consenting to receive e-Statements, you agree to electronic document delivery until you withdraw your consent. You must either send the consent electronically, or confirm the consent electronically in order to demonstrate that you are able to access information in an electronic form. Simply log into Online Banking to opt-in. |
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**Beneficiary on Payable on Death (Joint Member and P.O.D. cannot be the same person)**

P.O.D. Payee's Full Name \_\_\_\_\_ Social Security No. \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ Relationship to Primary Owner: \_\_\_\_\_

P.O.D. Payee's Full Name \_\_\_\_\_ Social Security No. \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Address: \_\_\_\_\_ Relationship to Primary Owner: \_\_\_\_\_

**Disclosure Agreement**

I/We hereby make an application for membership in XCEL Federal Credit Union and agree to conform to its by-laws, rules and policies now in effect and as amended or adopted in the future and subscribe to at least one share (\$5). By signing below, I/We acknowledge receipt of the Membership and Account Agreement booklet and have read the agreements and disclosures for the accounts and services requested, and I/we agree to be bound to the terms and conditions of all accounts and services that I/we may receive at XCEL Federal Credit Union now or in the future and agree that XCEL Federal Credit Union may change those terms and conditions from time to time. These terms and conditions will be disclosed in accordance with applicable state and federal laws.

**Statutory Lien:** If you are in default on any financial obligation to XCEL Federal Credit Union, federal law gives us the right to apply the balance of share and dividends in your account(s) at the time of default to satisfy the obligation. Once you are in default, we may exercise the right without further notice to you. I/We acknowledge and pledge to XCEL Federal Credit Union a statutory lien in my/our shares and dividends on deposits in all joint and individual accounts and any monies held by XCEL Federal Credit Union now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint account owners and authorized signers. Therefore, 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 will ask to see your driver's license or other identifying documents.

**Signatures: Disclosure Agreement**

By signing below, I/we acknowledge that I/we have read and agree to the information/disclosure above.

Signature of Primary Owner (Required)

X \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Joint Owner (if applicable)

X \_\_\_\_\_ Date: \_\_\_\_\_

**Signatures: SSN/Taxpayer Identification Number (TIN) Certification and backup withholding information**

By signing below, I/we certify under penalty of perjury that (1) the Social Security Number (SSN)/Tax Identification Number (TIN) provided on this application is correct (or I am waiting for one to be issued); and (2) I am not subject to backup withholdings because (a) I am exempt, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) because the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (including U.S. resident alien) unless I have checked the box below.

Please note: If part (2) of this sentence is not true in your case, please check the following box:

I am subject to backup withholding.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

Signature of Primary Owner (Required)

X \_\_\_\_\_ Date: \_\_\_\_\_

By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

Signature of Joint Owner (if applicable)

X \_\_\_\_\_ Date: \_\_\_\_\_

By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

**Signatures: Authorization to run credit**

By signing below, I/we authorize XCEL Federal Credit Union to obtain a consumer credit report to evaluate my/our creditworthiness.

Signature of Primary Owner (Required)

X \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Joint Owner (if applicable)

X \_\_\_\_\_ Date: \_\_\_\_\_

**Submission Options:**

Fax: 973-528-8760 or 973-528-8761

Online: Visit [XCELfcu.org](http://XCELfcu.org) and select **Become a Member** to establish an account

Mail: 1460 Broad Street, Bloomfield, NJ 07003

Branch: Visit [XCELfcu.org](http://XCELfcu.org) to locate a branch office

E-mail: [XCEL@XCELfcu.org](mailto:XCEL@XCELfcu.org)