



Better Rates...Better Service...Better Banking!™

MEMBERSHIP APPLICATION

MEMBER APPLICATION AND ELIGIBILITY

Name First _____ Last _____ SSN/ _____
 Street _____ TIN _____
 City _____ Date of Birth _____
 State _____ Zip _____ Driver's Lic. No./ID No. _____ DL Exp./ID Exp. _____
 Employer _____
 Email _____ Work Phone _____
 Home Phone _____ Cell Phone _____

I am eligible to join because I live in Nassau County or I:

Work _____
 Worship _____
 Attend School _____
 Family Member Name: _____ City: _____ State: _____

How did you hear about us? _____

Choose your Sperry services by checking the appropriate boxes

Total Service Package: <i>Experience 7 of our most popular services!</i>	Electronic Package: <i>Remote Access has never been easier!</i>	Personalized Package: <i>Select the services that suit your needs!</i>
<ol style="list-style-type: none"> 1. Savings 2. Checking <ol style="list-style-type: none"> a. Choose your Account: <ul style="list-style-type: none"> Classic Checking Freedom Checking Platinum Checking b. Overdraft Protection <ul style="list-style-type: none"> Savings Only* Personal Line of Credit Only** Savings then Personal Line of Credit Personal Line of Credit then Savings c. Visa Debit Card with Reward Points 3. Direct Deposit Please send me a form 4. Sperry MasterCard*** 5. Free Online Banking and Bill Payment 6. Free e-Statements (make sure to fill out email address above) 7. Free Access to Shared Branch Locations & Surcharge-Free ATMs 	<ol style="list-style-type: none"> 1. Savings 2. Freedom Checking <ol style="list-style-type: none"> a. Overdraft Protection <ul style="list-style-type: none"> Savings Only* Personal Line of Credit Only** Savings then Personal Line of Credit Personal Line of Credit then Savings b. Visa Debit Card with Reward Points 3. Direct Deposit Please send me a form 4. Free Online Banking and Bill Payment 5. Free e-Statements (make sure to fill out email address above) 6. Free Access to Shared Branch Locations & Surcharge-Free ATMs 7. Sperry MasterCard***(optional) 	<p>Savings</p> <p>Checking</p> <p>Choose your Account:</p> <ul style="list-style-type: none"> Classic Checking Freedom Checking Platinum Checking <p>Overdraft Protection</p> <ul style="list-style-type: none"> Savings Only* Personal Line of Credit Only** Savings then Personal Line of Credit Personal Line of Credit then Savings <p>Visa Debit Card with Reward Points</p> <p>Direct Deposit</p> <p>Please send me a form</p> <p>Sperry MasterCard***</p> <p>Free Online Banking and Bill Payment</p> <p>Free e-Statements</p> <p>Free Access to Shared Branch Locations & Surcharge-Free ATMs</p>

* See Truth in Savings for applicable fees.

** Restrictions apply.

*** Application & approval required.

Important Checking Account Information

When your checking account is opened you are eligible for overdraft protection called Courtesy Pay. If you are a member in good standing and come into insufficient funds, we may honor the check, ACH, or debit transaction and charge a \$25 fee after first attempting to use any other overdraft protection you have set up. Sperry Associates Federal Credit Union may refuse to pay an overdraft at any time, even if we have previously paid overdrafts for you. Sperry has no obligation to notify the accountholder before we pay or return an item. The amount of any and all overdrafts, plus any Courtesy Pay charges or Overdraft charges are due and payable upon demand. The Courtesy Pay service does not constitute an actual or implied agreement between you and Sperry. Nor does it constitute an actual or implied obligation of or by the credit union. This service represents a purely discretionary courtesy that the credit union may provide to you and which maybe withdrawn or withheld by the credit union at any time without prior notice or reason or cause. You can opt-out of this service at any time. **To opt-out now check the box below.** Additional overdraft protection services available. Please refer to the Understand Your Account and Rate & Fee Schedule for details.

I hereby authorize the Sperry Associates Federal Credit Union to stop the Courtesy Pay service on my account. I understand by not allowing this service on my account, checks or other items covered under the Courtesy Pay program will not be paid when insufficient funds are in the account or there is insufficient overdraft protection. The undersigned continues to agree to the terms stated on the membership agreement and the share/share draft disclosure.

(Sign on back)

JOINT OWNER OR MINOR'S INFORMATION

Custodian (check if applies)

Joint Owner _____ SSN/ _____
 Street _____ TIN _____
 City _____ Date of Birth _____
 State _____ Zip _____ Driver's Lic. No./ID No. _____
 DL Exp./ID Exp. _____
 Email _____ Employer _____
 Home Phone _____ Work Phone _____
 Cell Phone _____

BENEFICIARY INFORMATION

Beneficiary _____ SSN/ _____
 Street _____ TIN _____
 City _____ Relationship to Primary Owner _____
 Email _____
 State _____ Zip _____ Home Phone _____
 Cell Phone _____

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION:

Under penalties of perjury, I certify that: (1) the number shown on this form is my correct Taxpayer Identification Number (TIN), (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 and (3) I am a U.S. person (including a U.S. resident alien).

Instructions: 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. Cross out item 3 and complete a W-8 BEN if you are not a U.S.person.

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. 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.

AUTHORIZATION & SIGNATURE(S)

In this Membership Application "I", "Me", and "My" mean each and every person who signs below. "You" and "Your" mean Sperry Associates FCU.

By signing the application, I agree to the terms and conditions for any Account(s) opened or to be opened under the Account Number(s) given to this application. I also agree to the terms and conditions for these accounts as stated in the Truth-in-savings Disclosure entitled "Understanding Your Account", a copy of which has been given, or will be mailed upon opening of this account.

Any person named as joint owner on this application will also share ownership of any account(s) opened or to be opened under the Account Number(s) given to this application.

I authorize you to obtain whatever credit, checking account and employment information you consider appropriate from time to time. I understand that this will assist, for example, in determining my initial and ongoing eligibility for an account. You may also request subsequent consumer reports in connection with a review, update, renewal or extension of my account(s) without additional notice to me.

The stated information and authorizations can only be changed by submitting another completed Account application. If this application is to amend prior account(s), this application revokes any prior authorization regarding this account.

Member Signature _____ Joint Owner Signature _____

Date _____ Date _____

FOR CREDIT UNION USE ONLY

Membership #: _____
 Verified Eligibility: _____ Date: _____
 Verified ID: _____ Date: _____
 OFAC: _____ Date: _____