

Join

# GEMC Federal Credit Union

**Follow these simple steps to become a member:**

**Step 1:** Fully complete and print the membership application on the following pages. Don't forget to sign the application!

**Step 2:** Bring the completed application and your valid Driver's License or US Government issued ID to any GEMC FCU branch location.

**Note to EMC Employees:** You also have the option of taking your completed membership application and forms of ID to your EMC Credit Union Service Advisor.

\*If designating a beneficiary, please be sure to include all information required on the form.

**Step 3:** Deposit \$5 in a Share Savings Account, and pay a one-time, non-refundable membership fee of \$10.

## Congratulations!

From that moment on, you are a member of GEMC Federal Credit Union for life, even if you change jobs or move to a new town.

**Switch Kit** Our Online Switch Kit is a tool to help move your financial business from other institutions to GEMC FCU. Fill in your financial information once, and our online switch kit automatically generates all the forms you'll need to:

- Close Accounts you may have at other financial institutions
- Move Automatic Payments (ACH)
- Re-route Direct Deposits to your GEMC FCU Account

**Electronic Services** Once your account is opened, be sure to take advantage of our convenient and FREE online services: **Web Account Access** Online Banking; **E-Statements**; and **Online Bill Pay**.

To enroll in our Electronic Services, click the "Enroll Now" link in the Online Banking login box on the home page of gemc.org.





**GEMC**  
FEDERAL CREDIT UNION

# MEMBERSHIP AND SERVICES APPLICATION

GEMC FCU will comply with the requirements of the USA Patriot Act. What this means for new accounts: The Credit Union will ask the name, physical address, date of birth, and other information that will allow us to identify new account holders. We may also ask to see a valid driver's license or other identifying documents. Transactions to or from any account(s) may be limited until verification of the identity of all applicable persons is completed.

By signing below I am requesting the following products and services:

Check all that apply:

Basic Savings (required)

Additional Savings

Holiday Club Savings

Money Market Account

Basic Checking

Dividend Checking

Student Checking

\_\_\_\_\_

Free Powerline Teller

Free Web Account Access

Web Bill Pay

Free Visa Debit Card

ATM Card (no Visa Debit Card)

## Membership Application and Basic Savings

### MEMBER INFORMATION

Member No. \_\_\_\_\_

Share ID No. \_\_\_\_\_

(Assigned by Credit Union)

NAME Last	First	Initial	SSN or TIN	
Date of Birth	Employer		Employment Date	
Physical Address		City	ST	Zip
Mailing Address (if different)				
Home Phone		Work Phone	Cell Phone	
Email Address		Mother's Maiden Name	How are you eligible for credit union membership?	

### JOINT ACCOUNT DESIGNATION

Check Box  Single Account (If checked, skip to POD Account Designation)  Joint Account (Complete this section and all owners must sign below) **Applies to All Accounts**

JOINT OWNER'S NAME Last	First	Initial	SSN or TIN	
Physical Address		City	ST	Zip
Mailing Address (if different)		Employer	Mother's Maiden Name	
Home Phone	Work Phone	Cell Phone	Email Address	
JOINT OWNER'S (2) NAME Last	First	Initial	SSN or TIN	
Physical Address		City	ST	Zip
Mailing Address (if different)		Employer	Mother's Maiden Name	
Home Phone	Work Phone	Cell Phone	Email Address	

### P.O.D. ACCOUNT DESIGNATION

YES, I request this be designated a Payable On Death (POD) account. POD Designation will cover all your accounts at the credit union, excluding IRA's and certificates. If two or more beneficiaries are named and survive the death of the person(s) creating the account, such beneficiaries will own this account in equal shares as joint tenants with rights of survivorship.

#### Beneficiaries

Name	Address	City	ST	SSN/TIN
Name	Address	City	ST	SSN/TIN
Name	Address	City	ST	SSN/TIN

### AUTHORIZATION

#### The Credit Union conducts a credit inquiry upon receipt of this membership application.

By signing below, I/we agree to the terms and conditions of the Membership Account Agreement, Funds Availability Policy, Electronic Funds Transfer Agreement, Truth in Savings Rate and Fee Schedule and ATM Safety Precautions and to any amendment or addendum the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the account and service requested.

Truth-in-Savings Disclosure and Rate & Fee Schedule

Electronic Funds Transfer Disclosure

Funds Availability Disclosure

ATM Safety Precautions

### TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

By signing below, under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (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 failure to report all interest or dividends, (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person including a U.S. resident alien).

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

Member Signature **X** \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner Signature **X** \_\_\_\_\_ Date \_\_\_\_\_ Joint Owner Signature **X** \_\_\_\_\_ Date \_\_\_\_\_

FOR OFFICIAL USE ONLY	Date Opened	Opened By	System Maintenance	Credit Report <input type="checkbox"/> Yes <input type="checkbox"/> No
	Member DL#	<input type="checkbox"/> Member ID Check	<input type="checkbox"/> Joint ID Check	<input type="checkbox"/> Joint ID Check

PLEASE CONTINUE FOR CHECKING ACCOUNTS AND ADDITIONAL SERVICES

## Additional Savings & Checking Accounts & Debit Card

**Checking Account Deposit**

Payment will be by:  Enclosed Check  Money Order  Transfer from my Savings Account # \_\_\_\_\_ Amount \$ \_\_\_\_\_

**Additional Account Deposit**

Payment will be by:  Enclosed Check  Money Order  Transfer from my Savings Account # \_\_\_\_\_ Amount \$ \_\_\_\_\_

*How would you like your checks imprinted? Your account will be debited for your check order.*

Name		Second Name	
Address		City	State
Home Phone (Optional)		Starting Number (use 101 or higher)	
Zip			

<b>FOR OFFICIAL USE ONLY</b>	Teller	Share Account #	ID#
	Date Opened	Card Ordered	Card Number

## GEMC FCU Services (Powerline, Web Account, Bill Pay, ATM)

**YOUR SELF-ASSIGNED PERSONAL IDENTIFICATION NUMBER (PIN) FOR POWERLINE:**

FOR POWERLINE TELLER ONLY

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Fill in your PIN and commit it to memory. The credit union will not have access to this number, so please use a number that you will easily remember. Keep this number in a safe place and don't give it to anyone. Once setup, this pin section is marked out to protect your information.

Please see current log-in instructions for Web Account Access and Bill Pay User ID and Password.

For ATM Cards and Visa Debit Cards you will receive a PIN (Personal Identification Number) in a separate mailing from your ATM card/VISA Debit card.

<b>FOR OFFICIAL USE ONLY</b>	Teller	Share Account #	System Maintenance
	Date Opened	Card Ordered	Card Number

## POWERCHEK Service (EMC cooperative employees only)

You may request funds in the form of a POWERCHEK from your share savings account.

When the POWERCHEK is presented to the Credit Union for payment and sufficient funds are available in your share savings account to pay the POWERCHEK, funds will be transferred to pay the check from your share savings account. Funds that are unable to be paid in full from the share savings account will be treated as a POWERCHEK line of credit loan advance.

You promise to repay all loan advances. You will pay a finance charge on the unpaid balance if you do not repay the loan from the date of the POWERCHEK advance. The daily periodic rate will be 0.021918%, with a corresponding **Annual Percentage Rate** of 8.00%. Payments are due on the posted date of the POWERCHEK. All payments will first be applied to finance charges owing and then to the unpaid balance. The finance charge begins to accrue on the date an advance is posted to your account. The finance charge is computed at the time a payment or advance is made. For each day since your last payment or advance the unpaid balance in your account is multiplied by the applicable daily periodic rate. The sum of these charges is the finance charge. The unpaid balance on an account each day is the balance after payments and credits have been subtracted and advances and other charges added.

**As security for any advances to you or on your behalf, you pledge to the Credit Union all present and future shares you have in any account in the Credit Union in which you have an interest. You authorize the Credit Union to take that money and apply it to what you owe if you are in default.** You are not giving a security interest in any account that would have adverse tax consequences if pledged as collateral. You also understand and agree that property pledged as collateral for other loans with the Credit Union, now and in the future, also secures POWERCHEK advances. This cross-collateral security interest shall not extend to any amount you owe that is secured by your principal residence or any purchase money security interest for household goods. You will be in default if you fail to make any payment on time, if you break any promise you have made to the Credit Union, if you give false or inaccurate information obtaining a POWERCHEK advance, or if anything happens which the Credit Union reasonably believes endangers your ability to repay what you owe, or if you die. If you are in default, the Credit Union may call any amounts you owe due and payable plus finance charges which shall continue to accrue until the entire amount is paid. You individually and jointly waive presentment, demand, protest or notice and any notice that the Credit Union is demanding payment in full. You agree to pay all reasonable costs of collection including court costs not to exceed 15% of the unpaid principal and interest due as attorney's fees if collected by or through an attorney at law as well as any late charges which might be imposed. The Credit Union may delay enforcing any of its rights without waiving them. If after demanding payment in full, we accept any payment this won't be considered a waiver of forgiveness of any default.

Applicant/Owner Signature **X** \_\_\_\_\_ Date \_\_\_\_\_