



ELIGIBILITY FOR MEMBERSHIP: _____
 (e.g. Lives in Orange, Works in Ulster, Worships in Dutchess, etc.)

MEMBER # _____
 INDIRECT LOAN # _____

PRIMARY APPLICANT INFORMATION	JOINT APPLICANT INFORMATION
FULL NAME: _____	FULL NAME: _____
STREET ADDRESS: _____	STREET ADDRESS: _____
CITY: _____ STATE: _____ ZIP CODE: _____	CITY: _____ STATE: _____ ZIP CODE: _____
MAILING ADDRESS: _____ (if different from above)	MAILING ADDRESS: _____ (if different from above)
CITY: _____ STATE: _____ ZIP CODE: _____	CITY: _____ STATE: _____ ZIP CODE: _____
PHONE #: _____ (HOME) (WORK) (CELL)	PHONE #: _____ (HOME) (WORK) (CELL)
EMAIL: _____	EMAIL: _____
DOB: _____ SSN: _____ (MM/DD/YY)	DOB: _____ SSN: _____ (MM/DD/YY)
ID TYPE: _____ ID NUMBER: _____ ID ISSUER: _____	ID TYPE: _____ ID NUMBER: _____ ID ISSUER: _____
EMPLOYER: _____	EMPLOYER: _____
PASSWORD (for added security concerning phone transactions): _____	

Due to Federal Patriot Act requirements, before opening an account, we must obtain:

- A government-issued photo ID, including but not limited to a Driver's License or Non-Driver Photo ID.
- A Post Office Box may be used for mailing purposes, but a street address is required on the application. In cases where the ID does not indicate a street address, a legible copy of a recurring bill will be required for address verification.

I/we have elected **automatically transferred payments** I/we have elected **coupon payments.**

ACH LOAN PAYMENT FROM ANOTHER BANK/CU **(Borrower must be an authorized signer on this account)**

Financial Institution: _____ Account Holder Name: _____

Bank ABA #: _____ Bank Account #: _____ Checking Savings
 (Routing #)

AUTOMATIC LOAN TRANSFER FROM HFCU **(Borrower must be an authorized signer on this account)**

Member #: _____ Share ID: _____ Checking Savings

Please Read and Sign Terms and Conditions:

- I/We hereby acknowledge receipt of the Membership Disclosures, fee schedule, and Truth-in-Savings Rate Sheet and agree to their terms.
- My/Our signature(s) below constitute understanding of the rules governing the Visa Debit Card and its use as described in the Membership Disclosures.
- Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number and (2) I am not subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding (3) I am a U.S. citizen or other U.S. person. For Federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).
- I/We hereby authorize the Credit Union to investigate my credit history, employment and income, including obtaining consumer reports in connection with my application for membership and for any update, renewal or extension of credit I may apply for or receive from you. "I authorize you to report my credit experience with you to consumer reporting agencies or other firms seeking the information. If I request, in writing, the credit Union will tell me the name and address of any consumer reporting agency from which you received a consumer report on me."
- If an access card or EFT service is requested or provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement, which is outlined in the HFCU Membership Disclosures.

PRIMARY APPLICANT SIGNATURE: _____ **DATE:** _____

JOINT APPLICANT SIGNATURE: _____ **DATE:** _____



Federally Insured by NCUA

Equal Housing Opportunity





Electronic Payment notices

- The lender may reduce the interest rate of this loan by 0.50%, resulting in a monthly payment reflecting the rate reduction, provided the Borrower makes his/her payments by maintaining an electronic transfer and authorizing the Lender to have his/her payments automatically taken from an account. DISCOUNT DOES NOT APPLY TO LEASES.
- If at any time the Borrower either does not maintain an account at the Credit Union, or stops the electronic payment to the loan from said account, then the interest rate and monthly payment shall reflect the rate and monthly payment amount set forth in the Retail Instalment Contract. For loan discount, all funds for payments must be in electronic form only. ACH payment can take up to three (3) business days to process.
- The electronic ACH payment process will commence on the evening of the due date listed on the Retail Instalment Contract.
- By signing this Membership Application, I (we) hereby authorize Heritage Financial Credit Union to initiate debit/credit entries to my (our) account(s) as indicated above and the financial institution name above, hereinafter called Financial Institution, to debit/credit the same to such account. I (we) agree to have available funds in my (our) account on the designated date to effect this transfer. I (we) agree to pay any applicable fees for this service as disclosed in the Fee Schedule. This authority will remain in effect until I (or either of us) notify the credit union in writing at least one week prior to the next settlement date. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law. This includes, but is not limited to sanctions enforced by the Office of the Foreign Assets Control (OFAC). It shall further be the responsibility of the Company to obtain information regarding such OFAC enforced sanctions. (This information may be obtained directly from the compliance hotline at 1-800-540-OFAC)
- I understand and agree that my election of electronic payments and the associated interest rate discount is contingent upon my provision of acceptable documentation (voided check or other account information). I further agree to promptly respond to requests to confirm or update documentation and agree that it is my responsibility to confirm (via reviewing my statements, payment amount or contacting the CU) whether the payment has been made and the interest rate discount has been applied.

