



To complete your membership application with Printing Industries Credit Union you will need to provide the following:

1. A copy of your valid driver's license
2. Proof of current residency if address is different from what is on your driver's license.
 - a. Proof of address change with the DMV
 - b. Current utility bill
 - c. Rental agreement
3. Complete the Overdraft Protection Form
4. Complete and return the Privacy Notice if you choose to opt out of the Credit Union sharing your information with outside companies.

Please complete all applicable areas on the membership application and return to Printing Industries Credit Union with a minimum deposit of \$10.00 for a savings account, \$25.00 for a checking account, and a one time \$10.00 membership fee to open your Printing Industries Credit Union account. You have the option to only open a savings account.

4333 Orange Street, Suite 100 | Riverside, CA 92501

Phone: 951.781.0981 | Fax: 951.781.6225

ACCOUNT NUMBER

Empty box for account number

ATTACH CHECK FOR INITIAL DEPOSIT HERE
ATTACH SIGNATURE VERIFICATION HERE — SEE REVERSE

1 ELIGIBILITY

I'm eligible to join Printing Industries CU because I'm (please check one): subject to verification

- Employee/Employer of (Eligible Organization)
Relative of who is a member already of Printing Industries CU
Relative Account No. Relationship

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.

2 MEMBER INFORMATION Please complete entire form, check boxes for services requested and sign at bottom.

Primary Owner Name, Joint Owner Name, Home Street Address, City, State, Zip, Previous Address, Date of Birth, Social Security No., Drivers License No./ID No., Mother's Maiden Name, Home Phone, Cell Phone, E-Mail Address, Employer, Occupation, Work Phone, Pay-On-Death information.

3 CHOOSE SERVICE AND INDICATE INITIAL DEPOSIT (Contact the Credit Union concerning Certificate and Business Accounts)

- Membership Fee (\$10.00 - waived for Looney Tunes Account)
Deposit To Membership Share Savings Account (\$10.00 minimum deposit)
Secondary Share Account (\$10.00 minimum deposit)
Premium Checking Account (\$25.00 minimum deposit)
IRA Share Account (\$50.00 minimum deposit)
Looney Tunes Kids Club Account (\$5.00 minimum deposit)
Holiday Club Account
TOTAL ENCLOSED
Master Money Debit Card
Additional Card for Joint Owner (must have Checking Account)

4 CHECKING ACCOUNT OVERDRAFT OPTIONS

At your option, below, overdrafts can be covered by a transfer from my savings or line of credit account, with not more than three transfers in any calendar month.

- Line of credit account subject to credit approval. Savings Only Line of Credit Only First from Savings then Line of Credit First from Line of Credit then Savings
Standard Overdraft Practices (See the accompanying "What You Need to Know About Overdrafts and Overdraft Fees" disclosure.)

5 SOCIAL SECURITY NO. / TAXPAYER I.D.

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct tax payer 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 backup withholdings are 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 withholding, and (3) I am a U.S. person (including a U.S. resident alien).

Instructions: Cross out item 2 above if I have been notified by the IRS that you are currently subject to backup withholding because you 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.

6 ACKNOWLEDGEMENT & SIGNATURE

I hereby make application for membership in and agree to be bound by the bylaws, regulations, policies and rules, and any amendments thereof, of Printing Industries CU. I acknowledge receipt of the Electronic Services Disclosure and Agreement, Truth-in-Savings Disclosure and Agreement, and the Fee Schedule and agree to be bound by their terms. My signature below and use of the account will confirm my agreement to be bound and my acceptance of the Agreement on the reverse.

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

Primary Owner Signature Date

Joint Owner Signature Date

AGREEMENT

In this Membership Application, "I", "Me" and "My" mean each and every person who signs on the reverse. "You" and "Your" mean Printing Industries Credit Union. If I am not currently a member, I hereby make application for membership. I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Truth-in-Savings Disclosure, the Certificate Account Agreement and Disclosure (if applicable), and Electronic Services Disclosure and Agreement (receipt of all of which is hereby acknowledged and which is incorporated by this reference). I authorize you to open other account(s) for me in person or per my telephone request.

I authorize you to gather 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. I authorize you to give information concerning your experience with me to others. I understand and agree that you may retain this Membership Application and any other information you may receive.

SECURITY INTEREST: Each and every owner of the account(s) shall be jointly and severally liable for any and all losses and damages to the Credit Union occasioned by any owner. Further, each and every owner pledges as collateral for any loss or damage suffered by the Credit Union all funds on deposit (except funds held in IRAs) with the Credit Union along with any other collateral pledged either currently or in the future for any loan, and if the owner's have or will have from the Credit Union. This pledge of collateral is meant to secure the payment of all debts and obligations each owner owes to the Credit Union either currently or in the future. However, this cross collateral provision does not apply to any loan secured by any owner's principle residence or any other real property that an owner now owns or may hereafter acquire. In the event any owner does not repay his/her debt, obligation or loss, all owners authorize the Credit Union to apply, without notice, any and all such shares or deposits to the debt, obligation or loss and/or obtain possession of the collateral, sell same pursuant to applicable law and apply the proceeds to the debt, obligation or loss.

GENERAL PLEDGE OR SHARES AND DEPOSITS: I pledge all paid shares and deposits and payments thereon, which I now have or hereafter may have with you to the extent of all unpaid balances due you. In case of default, I hereby authorize you to apply any and all such funds to the payment of the unpaid balances. However, I retain full access to any and all shares on deposit not specifically pledged as collateral. No lien or right to impress a lien on shares and deposits shall apply to any of my shares which may be held in an "Individual Retirement Account" (IRA).

SIGNATURE VERIFICATION: DRIVER'S LICENSE OR I.D. CARDS: IMPORTANT: For verification of signatures only, all applicants (Primary & Joint) must attach a photocopy of a current and valid driver's license, California or Arizona identification card, out-of-state driver's license, out-of-state identification card or military identification. All I.D.'s must contain a photograph.

FOR CREDIT UNION USE ONLY

VERIFICATION OF ID (PRIMARY OWNER):

Documentary Method Used
 Type of Document: _____
 ID No.: _____
 Date of Issuance: _____ Expiration Date: _____

Name as it appears on I.D.: _____

ID Verified By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FINCEN OFAC

Application Approved By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FOR CREDIT UNION USE ONLY

VERIFICATION OF ID (JOINT OWNER):

Documentary Method Used
 Type of Document: _____
 ID No.: _____
 Date of Issuance: _____ Expiration Date: _____

Name as it appears on I.D.: _____

ID Verified By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FINCEN OFAC

Application Approved By (Print Name): _____
 Title: _____
 Signature: X _____ Date _____

FOR CREDIT UNION USE ONLY		
	OPENED / ORDERED BY	DATE
MEMBERSHIP SHARE	_____	_____
SECONDARY SHARE	_____	_____
PREMIUM CHECKING	_____	_____
CHEXSYSTEMS	_____	_____
INITIAL ORDER	_____	_____
IRA SHARE	_____	_____
LOONEY TUNES	_____	_____
<input type="checkbox"/> DEBIT CARD	_____	_____
SECOND CARD	_____	_____



What You Need to Know about Overdrafts and Overdraft Fees

In this agreement, the words "We," "Us," and "Our" mean Printing Industries Credit Union, whereas the words "You" and "Your" mean the undersigned individuals. For joint accounts, read singular pronouns in the plural.

An overdraft occurs when You do not have enough money in Your account to cover a transaction, but We pay it anyway. We can cover Your overdrafts in two different ways:

- 1) We have standard overdraft practices that come with Your account.
- 2) We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than Our standard overdraft practices. To learn more, ask Us about these plans.

This notice explains Our standard overdraft practices.

► **What are the standard overdraft practices that come with Your account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using Your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless You ask Us to (see below):

- Everyday debit card transactions
- ATM transactions

We pay overdrafts at Our discretion, which means We do not guarantee that We will always authorize and pay any type of transaction.

If We do not authorize and pay an overdraft, Your transaction will be declined.

► **What fees will You be charged if Printing Industries Credit Union pays Your overdraft?**

Under Our standard overdraft practices:

- We will charge You a fee of up to \$_____ each time We pay an overdraft.
- Also, if Your account is overdrawn for _____ or more consecutive days. We will charge an additional \$_____ per day.
- There is no limit on the total fees We can charge You for overdrawing Your account.

► **What if You want Printing Industries Credit Union to authorize and pay overdrafts on Your ATM and everyday debit card transactions?**

If You also want Us to authorize and pay overdrafts on ATM and everyday debit card transactions, call Us at (951) 781-0981, or complete the form below and present it at one of Our branches, or otherwise mail it to Us at: 4333 Orange Street, Suite 100, Riverside, CA 92501.

If You elect to have Us pay such overdrafts, You have the right to change Your mind and subsequently elect to opt-out. If You would like to opt-out, that is, if You would prefer We not pay any ATM transactions or everyday debit card transactions that would overdraw Your account, You may opt-out by writing to Us at the address in this Agreement or by calling Us at the telephone number shown in this Agreement and informing Us of Your intention to opt-out.



- You do want Printing Industries Credit Union to authorize and pay overdrafts on Your ATM and everyday debit card transactions.
- You do not want Printing Industries Credit Union to authorize and pay overdrafts on Your ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date

Account Number: _____

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

YOUR RIGHTS

You have the following right to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICE

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products.

To exercise your choices do one of the following:

1. Call us toll-free at 800.479.7837 or call our local number at 951.781.0981-Riverside or 323.728.1866-Commerce.
2. Contact us at www.printcu.org by logging on to the Internet 24 Home Banking link and send us a secured message. Enter your name, contact information, and your privacy choice.
3. E-mail us directly at cuinto@printcu.org. Please include your name, privacy choice, and any other information that will allow us to identify you.