

Membership Application/Signature Card

MEMBERSHIP AGREEMENT

I hereby make application for membership in, and I/we agree to conform to the Bylaws or any amendments thereof, the Treasury Department Federal Credit Union (TDFCU or the Credit Union), I understand that by my signature on this application, I can establish other member service primary subaccounts at any future period of time by calling, writing, or coming in to any office to request the service. My signature also constitutes a request for any identifying number and/or access device issued by the Credit Union in connection with such accounts. I agree to the terms and conditions of all accounts I establish, as disclosed to me initially and upon any amendment by the Credit Union.

JOINT ACCOUNT AGREEMENT

TDFCU is hereby authorized to recognize any of the signatures subscribed hereto in the payment of funds or the transaction of any business for these accounts. The joint owners of these accounts hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. All present and future shares and/or deposits are pledged as security interest on all debts incurred with this Credit Union. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made.

SHARE DRAFT AND/OR MONEY MARKET ACCOUNT AGREEMENT

We hereby authorize the Treasury Department Federal Credit Union (the Credit Union) to establish a "Share Draft Account" and/or "Money Market Account" as requested on the front of this application. The Credit Union is authorized to pay share drafts signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the Share Draft or Money Market Account.

It is agreed that:

(a) only share drafts and other methods approved by the Credit Union may be used to withdraw funds from the Share Draft or Money Market Account;

- (b) the Credit Union is under no obligation to pay a share draft which exceeds the balance in the Share Draft or Money Market Account; the Credit Union may, however, pay such a share draft and charge the amount of the resulting overdraft plus a service charge against any other share account from which the person who signed the share draft is entitled to withdraw shares; the Credit Union is under no obligation to pay a share draft on which the date is more than six months old;
- (c) except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft;
- (d) any objection regarding any item shown on a monthly statement of the Share Draft or Money Market Account shall be waived unless made in writing to the Credit Union on or before the twentieth day following the day the statement is mailed;
- (e) all non-cash deposits into the Share Draft or Money Market Account will be credited subject to final payment;
- (f) the Share Draft or Money Market Account shall be subject to service charges in accordance with the rate schedules adopted by the Credit Union from time to time;
- (g) the use of the Share Draft or Money Market Account is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time;
- (h) if signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in our joint names; or, if there is no such agreement, this agreement is subject to the additional terms and conditions printed below; and
- (i) in the event that any of the undersigned writes a share draft which would result in the Share Draft Account being overdrawn, and if at that time any of the undersigned is eligible to receive advances from this Credit Union under a line of credit agreement, that share draft shall be deemed to be a request to the Credit Union for an advance under such loan account sufficient to permit the Credit Union to honor such draft and credit the advance to the Share Draft Account.

MEMBERSHIP INFORMATION *(Please Print)*

Last Name ↑	First ↑	Middle Initial	
Street Address	Apt#	City	State Zip
Social Security No.	Date of Birth		
Home Phone	Cell Phone	Occupation	Credit Union Use Member Number
Employer's Name	Address	Phone	

MEMBERSHIP ELIGIBILITY *(Please Print)*

<input type="checkbox"/> Employed by: _____	<input type="checkbox"/> Retired From: _____
<input type="checkbox"/> Live/Work/Worship or Attend School in DC: _____	<input type="checkbox"/> CU Member Sponsor's Name: _____
	Sponsor's Member Number: _____

IDENTIFICATION *(Please Print)*

<input type="checkbox"/> Driver's License/State I.D.	<input type="checkbox"/> Employee Badge or Other I.D.
Issued by: _____	Issued by: _____
Number: _____	Number: _____
Mother's Maiden Name: _____	<input type="checkbox"/> Check this box if you are not a U.S. Citizen
Personal Reference: Name: _____	
Address: _____ Phone: _____	
Nearest Living Relative: Name: _____	
Address: _____ Phone: _____	

TYPES OF ACCOUNTS REQUESTED *(Please check)*

<input type="checkbox"/> Regular Share Savings	<input type="checkbox"/> MasterCard® Debit Card
<input type="checkbox"/> Share Draft Checking	<input type="checkbox"/> Online Statement <i>(Requires email address)</i>
<input type="checkbox"/> Money Market <i>(Amt. of Deposit)</i> \$ _____	Email Address _____

Date Account Opened	Credit Union Use
____-____-____	
____-____-____	SDC# _____
____-____-____	SDC# _____
____-____-____	SDC# _____
____-____-____	
____-____-____	

JOINT OWNER *(Please Print)*

Name	Social Security Number	Date of Birth
Name	Social Security Number	Date of Birth

Tax Identification Certification

Under penalties of perjury, I certify that

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
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 withholding, **and**
3. I am a U.S. person (including a U.S. resident alien).

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

I agree to the aforementioned Agreements and Certifications and agree to conform to the Treasury Department Federal Credit Union Bylaws or any amendments thereof.

Signature(s) required below. Return with \$10 minimum deposit and photocopy of I.D.'s requested on front.

TDFCU, P.O. Box 27301, Washington, D.C. 20038-7301

Signature (Primary Owner)	Date
Signature (Joint Owner #1)	Date
Signature (Joint Owner #2)	Date

Credit Union Use (Please Print)	
Verifications:	
Eligibility	
Application Complete	
Chexsystems	
Opened by MSR Signature/Teller #	Date
Reviewed by Manager Signature/Teller #	Date

Opt-In Services

By opting-in below, you may be eligible for courtesy pay. Courtesy pay allows TDFCU to cover transactions to your checking account that exceed your available balance as a courtesy to you. There is a limit to the amount of funds courtesy pay will allow your account to be overdrawn. However, up to that limit, your transactions may be paid and a courtesy pay fee will be charged to your account. This courtesy payment avoids the problem of your checking account items being returned with a fee charged by us and the people you wrote the check to charging you a fee for the returned check. Included in courtesy pay is coverage for non recurring debit card transactions that may overdraw your checking account. You will be charged a courtesy pay fee for these transactions.

_____ I do not want Treasury Department Federal Credit Union (TDFCU) to pay overdrafts on my account and charge an overdraft fee.

_____ I want Treasury Department Federal Credit Union (TDFCU) to provide courtesy pay for my checking account, including for non recurring debit card transactions. TDFCU will charge a fee for courtesy pay transactions. I realize I have the right to opt-out of this convenience at any time through the same channels which I opted-in.

Print Name

Date

Signature

Summary

Without your authorization, the Treasury Department Federal Credit Union cannot allow you to overdraw your account to cover debit card transactions. Therefore any debit card transaction which exceeds your available balance will be declined. If you choose to opt-in for coverage of your debit card transactions, then your debit card transaction greater than your available balance may be approved.

Account Overdraft

An overdraft occurs when you do not have enough funds available in your account to cover a transaction. The transactions can be a check, authorized automatic payments, ACH transactions and other transactions using your checking account. Normally, transactions that exceed your available balance will not be paid, unless you have established other deposit accounts as overdraft protection for your checking account or you have established a line of credit as overdraft protection to cover your checking account.

Overdraft Protection

Deposit Account

You can select your saving account or any other deposit account as coverage for your checking account (except certificate accounts and IRAs). When an item attempt to clear against your checking account and the available balance is not enough to cover the item, your pre-selected deposit account will be viewed to determine if it has enough funds to cover the transaction. If it does, the amount will be moved from your pre-selected deposit account to your checking account and the item will be paid.

Overdraft Line of Credit

If you have established an overdraft line of credit, when an item attempts to clear against your checking account and the available balance is not enough to cover the item, your overdraft line of credit will be viewed to determine if it has enough funds to cover the transaction. If the overdraft line of credit has enough funds, the amount will be moved from your overdraft line of credit to your checking account and the item will be paid.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.



TREASURY DEPARTMENT
FEDERAL CREDIT UNION

Experience the Power of Financial Freedom
(800) 344-4497 www.tdfcu.org



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.