



CREDIT UNION

750 2nd Street NE • Suite 200
Administrative Office • Hopkins, MN 55343
(952) 930-0700 • FAX (952) 930-9740
www.sharepointcu.com

MEMBER APPLICATION

Type of Service(s) Requested (Check all that apply):

Deposit

- Share Savings account (Required)
Free Checking
Choice Plus Checking
Premier Rate Checking
Money Market Savings account
Certificates of Deposit
Individual Retirement Account
Coverdell Education Savings Account

Loan

- Checking Reserve Line of Credit
VISA® Credit Card
Loan
Requested \$
Credit Limit Requested \$

PRIMARY MEMBER INFORMATION (Please complete all sections and sign at the bottom)

Form with fields for First Name, Middle, Last, Home Address, City/State/Zip, E-Mail Address, Date of Birth, Social Security Number, Driver's License/State ID #, State and Date Issued, Home Phone, Cell Phone, Work Phone, Employer, Position, How long? Years, Gross Annual Income, Other Income\*, Source of Other Income, Monthly Mortgage or Rent Payment \$, Rent, Own, Live With Relatives.

JOINT APPLICANT (Please complete all sections and sign at the bottom)

Form with fields for First Name, Middle, Last, Home Address, City/State/Zip, E-Mail Address, Date of Birth, Social Security Number, Driver's License/State ID #, State and Date Issued, Home Phone, Cell Phone, Work Phone, Employer, Position, How long? Years, Gross Annual Income, Other Income\*, Source of Other Income, Monthly Mortgage or Rent Payment \$, Rent, Own, Live With Relatives.

\*Note: Alimony, child support or separate maintenance need not be disclosed unless you want us to rely on it for payment.

Transaction Account Application Disclosure

Have you or the joint applicant had a transaction account at this or another financial institution within the past 12 months?
Have you or the joint applicant had a transaction account closed by a financial institution without your consent within 12 months of making this application?
Have you or the joint applicant been convicted of a criminal offense because of the use of a check or other similar item within 24 months of making this application?

Tax ID (TIN) Certification and Backup Withholding Information (please check below)

- The taxpayer ID Number (TIN) shown above is my correct TIN number.
I am not subject to backup withholding either because I have not been notified that I am 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.
I am an exempt recipient under the Internal Revenue Service regulations.

I certify, under penalty of perjury, that the statements above are true and accurate and that I am a U.S. person (including a U.S. resident alien) Complete a W-8 BEN if you are not a U.S. person.

Authorization and Signatures (Both signatures required for a joint account)

By signing below, I/we acknowledge the receipt of and agree to the terms and conditions of my account(s) as stated in the "Understanding Your Accounts" disclosure and any amendments the Credit Union makes to these documents from time to time.

X
Primary Applicant's Signature Date

X
Joint Applicant's Signature Date

I understand I am applying for joint credit.

(Both signatures required for Joint account - any fax transmission of my signature may be held equally enforceable as my genuine signature)

Please see reverse side of application for UTMA & POD Designations, additional terms & conditions, and VISA disclosures.

For Office Use Only:

Form with fields for Date, Member Number, New Account, Addition to Existing Account.

## Payable on Death (POD) Beneficiary Designation

Complete this section if you wish to designate a POD beneficiary on your account(s).

Applies to all accounts  Applies only to account: \_\_\_\_\_

### Beneficiary #1

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Social Security # \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Relationship \_\_\_\_\_  
 Designate % or Specific Amount \_\_\_\_\_

### Beneficiary #2

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Social Security # \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Relationship \_\_\_\_\_  
 Designate % or Specific Amount \_\_\_\_\_

The terms and condition of the account(s) is/are disclosed in the "Understanding Your Account" brochure given to you at the time the account was opened.

## UTMA (Uniform Transfers to Minors Act) Designation

Complete this section if you are setting up an UTMA account for a Minor. Note: One child per UTMA account.

Name of Minor \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Name of Custodian \_\_\_\_\_

Date of Birth \_\_\_\_\_  
 Social Security # \_\_\_\_\_  
 Relationship \_\_\_\_\_

Under the Uniform Transfers to Minors Act, I understand and agree to the following conditions: a) the custodian must be a member in good standing of SharePoint Credit Union, b) all monies herewith or hereafter credited to this UTMA account, and the interest and dividends thereon, can be withdrawn by the custodian or any successor custodian as provided by the UTMA, c) to be bound by the By-Laws of SharePoint Credit Union applicable to its Shares or Deposit accounts as amended from time to time, d) the terms of this account are deemed to include the provisions of the UTMA and any amendments thereto.

**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. What this means to you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. You may be asked to provide one or more forms of identification. In some instances, we may use outside sources to confirm your identity.

## SharePoint Visa® Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers</b>	<b>8.9% Pinnacle and Platinum, 12.9% Classic</b>
<b>How to Avoid Paying Interest</b>	You will begin to be charged interest on Cash Advances and Balance Transfers on the date of the transaction.  Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50 per month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	None
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	None <b>1% of the Transaction Amount for Pinnacle and Platinum, 2% of the Transaction Amount for Classic.</b> None- Conversion Rate
<b>Penalty Fees</b> • Over Limit • Late Payment • Returned Payment • Copy of Charge Slip	None Up to \$25 \$20 \$2

The above information is subject to change. To find out what may have changed, call us at (952) 930-0700 or toll-free at (800) 752-3494.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

