

**ALBANY FIREMEN'S
FEDERAL CREDIT UNION**
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(518) 453-9748 • Fax 518-453-9726
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TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

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),
- (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. 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.

MEMBER APPLICATION AND OWNERSHIP INFORMATION

Member/Owner: _____	Member No: _____
Street: _____	SSN/TIN: _____
City/State/Zip: _____	Driver's Lic. No: _____
Home Phone: _____	Date of Birth: _____
<input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password: _____
Work Phone: _____	Employer: _____
Employer's Address: _____	
Membership Eligibility: _____	E-mail: _____

FOR CREDIT UNION USE ONLY	<input type="checkbox"/> See Account Change Card	<input type="checkbox"/> See Insurance Beneficiary Card
Date of Membership: _____	Opened /App'd by: _____	Member Verification: _____
<input type="checkbox"/> Credit Report	<input type="checkbox"/> Check Verify	<input type="checkbox"/> PIN Request
<input type="checkbox"/> Access Card	<input type="checkbox"/> Audio Response	<input type="checkbox"/> PC Access/Internet Banking

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SHARE ACCOUNT AGREEMENT

- 1. AGREEMENT** — By signing this Account Card, each of you, jointly and severally, agree to the terms and conditions of this Share Account Agreement (Agreement) and Account Card, the Truth-in-Savings Disclosure accompanying this Agreement, the Credit Union's bylaws and policies, and any amendments of these documents made from time to time that collectively govern your membership and accounts. You authorize us to check your account, credit and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any accounts or services you request.
- 2. INDIVIDUAL ACCOUNTS** — If this is an individual account, the interest of a deceased owner will pass, subject to applicable law, to the account owner's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary.
- 3. JOINT ACCOUNTS** — Unless otherwise stated on the Account Card, a joint account is an account with rights of survivorship and all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased's owners interest passes to his or her estate. Any joint account owner is authorized and deemed to act for the other owner(s) and the Credit Union may accept orders and instructions regarding the account, requests for future services, and any transaction from any other account owner. Each joint account owner guarantees the signature of the other owner(s). Any account owner may withdraw all funds in the account, stop payment on items drawn on an account, transfer or pledge to the Credit Union all or any part of the shares of any account without the consent of the other account owner(s) and the Credit Union shall have no duty in such event to notify any other account owner(s). The Credit Union reserves the right at any time to require written consent of all account owners for any change to or termination of a joint account. If the Credit Union receives written notice of a dispute between account owners or receives inconsistent instructions from them, the Credit Union may suspend or terminate the account, require a court order to act, or require that all account owners agree in writing to any transaction concerning the account. If an item deposited in a joint account is returned unpaid or if the account is overdrawn, each of the joint account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdrawn amount, or unpaid amount or charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any account of the indebted owner, including all funds in the joint account regardless of who contributed the funds in the account.
- 4. POD/TRUST ACCOUNT DESIGNATIONS** — A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her or their lifetimes and, when the last account owner dies, payable to all and surviving POD or trust beneficiaries/payees. If there is more than one surviving beneficiary/payee, the account is owned jointly by such beneficiaries/payees without rights of survivorship upon the death of the last account owner. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or held in the name of a trust.
- 5. DEPOSIT RULES** — You authorize the Credit Union, in its discretion, to accept transfers, checks, drafts, and other items for deposit into your account if they are made payable to, or to the order of, any one or more owners on the account, whether or not they are endorsed by all payees. If any endorsement or any other markings you or any prior endorser has made on a deposited item causes any delay or error in processing the item for payment, you will be responsible for any loss incurred by the Credit Union due to the delay or error. In handling items for deposit or collection, the Credit Union acts only as your agent and assumes no responsibility beyond the exercise of ordinary care. The Credit Union will not be liable for the negligence of any correspondent or for loss in transit. The Credit Union reserves the right to send any item for collection. The Credit Union shall have

ACCOUNT OWNERSHIP

Designate the ownership of the share account.

- Individual Joint Account with Rights of Survivorship Joint Account without Rights of Survivorship

Joint Owner: _____
Street: _____ SSN/TIN: _____
City/State/Zip: _____ Driver's Lic. No: _____
Home Phone: _____ Date of Birth: _____
 Listed Unlisted Password: _____
Work Phone: _____ E-mail: _____

Joint Owner: _____
Street: _____ SSN/TIN: _____
City/State/Zip: _____ Driver's Lic. No: _____
Home Phone: _____ Date of Birth: _____
 Listed Unlisted Password: _____
Work Phone: _____ E-mail: _____

BENEFICIARY DESIGNATIONS

Payable on Death (POD)/Trust Account

Beneficiary/POD Payee: _____ Beneficiary/POD Payee: _____
Street: _____ Street: _____
City/State/Zip: _____ City/State/Zip: _____

AUTHORIZATION

By signing below, I/we certify that all the information on this Account Card is complete and I/we agree to the terms and conditions of the Share Account Agreement on this Card and the Truth-in-Savings Disclosure and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the agreements and disclosures. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

X	Signature	Date	X	Signature	Date
X	Signature	Date	X	Signature	Date

the right to charge back against your account all previously deposited items or other items endorsed by you that are returned to the Credit Union unpaid, regardless of whether the amount of the item has been available for your use. You waive any notice of nonpayment, dishonor, or protest regarding any items purchased or received by the Credit Union for credit to your account or for collection.

- 6. ACCOUNT RATES AND FEES** — The Credit Union's payment of earnings on your account is subject to the account rates and fees, payment and balance requirements as set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. The Credit Union may charge you fees for accounts and services provided by the Credit Union. The fees and charges that may be assessed against your account are set forth in the Truth-in-Savings Disclosure or Schedule of Fees and Charges. You agree the Credit Union may change the Truth-in-Savings Disclosure or Schedule of Fees and Charges at any time, and you will be notified of such changes as required by law.
- 7. TRANSFER LIMITATIONS** — We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure.
- 8. CREDIT UNION LIABILITY** — If the Credit Union does not properly complete a transaction according to this Agreement, the Credit Union will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. The Credit Union's actions will constitute the exercise of ordinary care if such actions or nonactions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area served by the Credit Union.
- 9. CREDIT UNION LIEN AND SECURITY INTEREST** — To the extent you owe the Credit Union money, the Credit Union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds, without further notice to you, in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have an ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by applicable law.
- 10. AMENDMENTS** — Except as otherwise prohibited by applicable law, the terms of this Agreement are subject to change at any time. The Credit Union will notify you of any changes in terms, rates, or fees as required by law. The Credit Union reserves the right to waive any term in this Agreement. Any such waiver shall not affect the Credit Union's right to enforce any right in the future.
- 11. ENFORCEMENT** — You agree to be liable to the Credit Union for any losses, costs or expenses that the Credit Union incurs as a result of your failure to follow this Agreement. You authorize the Credit Union to deduct any such losses, costs or expenses from your account without prior notice to you. In the event the Credit Union brings a legal action to collect any amount due under or to enforce this Agreement, the Credit Union shall be entitled, subject to applicable law, to payment of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any postjudgment collection actions.
- 12. GOVERNING LAW** — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union's main office is located, and local clearinghouse rules, as amended from time to time. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.
- 13. NEGATIVE INFORMATION NOTICE** — We may report information about your loan, share or deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.