



# Membership Application

**COPY OF DRIVER'S LICENSE MUST BE SUBMITTED WITH APPLICATION FOR EACH MEMBER**

1. Type in the fields below and print, or print and write in each field
2. Fax to MedPro at 330-848-6095, bring in person or mail to: MedPro FCU - 1174 Battles Avenue | Akron, OH 44314

### Account Type

Savings/Share Savings \_\_\_\_\_  
 Checking \_\_\_\_\_  
 Other \_\_\_\_\_

Statement Cycle: Semi Annually on Shares  
 Statement Cycle: Monthly on Checking and ATM Accounts  
 Minimum Balance: \$50 on shares. \$20 on checking  
 \$200 on shares to earn dividends

**Early closing fee within the first 120 days: \$25.00**

### Account Ownership

Select one ownership type and, if applicable include a beneficiary designation. The ownership type and beneficiary designation specified on this document will remain the same for all accounts listed below.

1. Individual Membership
2. Joint Membership
3. Trust-Separate Agreement Dated \_\_\_\_\_
4. \_\_\_\_\_

#### Beneficiaries:

Revocable Trust or Pay-on Death Designation as defined in the account terms and conditions:

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Birth date: \_\_\_\_\_

### For Office Use Only

Date Entered: \_\_\_\_\_  
 Entered By: \_\_\_\_\_  
 ID Check: \_\_\_\_\_  
 Application Approved (date): \_\_\_\_\_  
 By: \_\_\_\_\_  
 SEG \_\_\_\_\_  
 INT \_\_\_\_\_

Name: \_\_\_\_\_ SSN/TIN: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 County: \_\_\_\_\_ Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ Driver's License #: \_\_\_\_\_  
 Present Employer: \_\_\_\_\_ Phone #: \_\_\_\_\_  
 Name and Address of someone who will always know your location: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

### Joint Owner(s) Information

Name: \_\_\_\_\_ SSN/TIN: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 County: \_\_\_\_\_ Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ Driver's License #: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 SSN/TIN: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 County: \_\_\_\_\_ Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

### Signatures and Certifications

Backup withholding certification – Check box (A) only if true or (B) below:

(A)  By signing below, I (Name)  \_\_\_\_\_ Under the penalties of perjury, I certify that: 1. The number shown on this form is my correct taxpayer identification number (or I am writing 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).

(B) A separate W-9 has been completed (or W-8 in the case of a non-resident alien). By signing below the undersigned applies for membership in this credit union. If approved, the undersigned agrees to the by-laws of this credit union and applicable account terms and conditions, as amended from time to time, and to pay any membership or entrance fee. The undersigned certify that the information provided on this application is true and correct and that the terms on this application apply to all listed accounts.

If checked, the undersigned also agree(s) to the terms stated on a separate account disclosure form efforts and acknowledges its receipt. I (We) authorize the credit union to verify employment and to verify and/or obtain further credit history information deemed necessary by the credit union.

Funds Availability  Truth-in-savings  Electronic Fund Transfers  E-statement

(1)  \_\_\_\_\_ Member Signature \_\_\_\_\_ Date \_\_\_\_\_  
 (2)  \_\_\_\_\_ (Relationship to member) \_\_\_\_\_  
 (3)  \_\_\_\_\_ (Relationship to member) \_\_\_\_\_



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## Disclosure

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that section 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also identify the identity of members and non-members added as signatories to and have access to new or existing deposit accounts and loans. We will also retain copies of documents used to verify your identity.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective, we may also need to verify and retain copies of any documents used to verify your identity when you apply for a loan or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.

## Member Copy

**Agents** – An agent is someone who you authorize to have access to this account on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign on the space as an authorized signer on the signature card, or by separate form (such as a power of attorney). An agent is not an owner of the account. We will allow agents to be appointed only on individual accounts unless each owner of a joint account has executed a separate power of attorney naming an agent. We may refuse to accept an agent, or an agency account.

**Agreement** – This agreement is subject to applicable federal laws and the laws of the state of Ohio (except to the extent that this agreement can and does vary such rules or laws). We may permit some variations from this standard agreement, but any variations must be agreed to in writing. Unless it would be inconsistent to do so, works and phrases used in the agreement should be construed so that the singular includes the plural and the plural includes the singular. As used in this agreement, the words “we,” “our,” and “us” mean the credit union and the words “you” and “your” mean the owner(s) of this account and any “agent” appointed by or on behalf of the owner(s) to sign on the account in a representative capacity. This account may not be transferred or assigned without our written consent.

**Amendments and termination** – We may change our by-laws and any term of this agreement. Rules governing changes in dividend rates have been provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We reserve the right to close this account if your membership in the credit union terminates. You agree to keep us informed about your current address at all times. Notice from us to any one of you is notice to all of you.

**Deposits** – Any items, other than cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our “daily cut-off time” on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded payments of dividends or that dividends we do pay will be at the contracted rate. We must base our dividend payments to you upon the money we actually earn and that is available for distribution at the end of the dividend period. Unless otherwise agreed, you waive any right to receive any original item after it is paid.

**Direct Deposits** – If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**Facsimile Signatures** – You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on the signature card or that are filed separately with us, and contain the required number of signatures for this purpose.

**Liability** – Each of you agrees for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that we impose. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not covered by this agreement. Each of you also agrees to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorney’s fees. You agree that at our option we may suspend your membership rights if you violate the terms of this agreement.

**Ownership of Account and Beneficiary Designation** – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. Individual Account – is owned by one person. Joint Account – With Survivorship (And Not As Tenants in Common) – is owned by two or more persons. Each of you intends that upon your death the balance in the account will belong to survivor(s). If two or more of you survive you will own the balance in the account as joint tenants with survivorship and not as tenants in common. Joint Account- No Survivorship (As Tenants in Common) is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however affect the “number of signatures” necessary for withdrawal. Revocable Trust or Pay-On-Death Account – If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdrawal only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. Corporate, Partnership, and other Organizational Accounts – We will usually require a separate authorization form designating the person permitted to withdraw and the conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor the authorization according to its terms until it is amended or terminated in writing by the governing body of the organization.



## Membership Application

**Pledges** – Unless you tell us differently in writing, each owner of this account may pledge all or any part of the funds in it for any purpose for which we agree. Any pledge of this account must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary, or trust account beneficiary becomes effective.

**Right to Repayment of Indebtedness** – You each agree that we may (without prior notice and when permitted by law) charge against and deduct from this account any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balance the due date for which we properly accelerate under the note.

Our Right to repayment does not apply to this account if: (a) it is an Individual Retirement Account or other tax deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold harmless from any claim arising as a result of our exercise of our right to repayment.

**Statements** – If you do not notify us of an authorized signature or alteration within a reasonable time (not to exceed 14 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signature or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g. erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

**Stop Payments** – A stop payment order must be given in the manner required by law, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. We will honor a stop payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop payment request may be made only by the person who initiated the stop payment.

**Temporary Account Agreement** – If this option is selected, this is a temporary account agreement. Each person who signs in the space designated for signatures on the signature card (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

**Unclaimed funds** – Any money or right to money you have in this account or matured time deposit will become unclaimed funds under the Ohio Revised Code Chapter 169 if, according to our records, for five years you do not make a deposit or withdrawal, correspond with us regarding this account, transact business with us or otherwise indicate an interest or knowledge of the funds.

**Withdrawals** – Unless otherwise clearly indicated to the contrary, any one of you who signs in the space designated for signatures on the signature card, including any agents, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing on the signature card to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal requests which will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if your general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. We reserve the right to require you to notify us of your intention to withdraw shares or deposits from this account as explained in our by-laws. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

**MISC.** – Accounts of members with whom there has been no contact for five years will be considered unclaimed funds and may be forwarded to the department of commerce as provided by chapter 169 of the Ohio Revised Code. - A fourteen day waiting period may be required for closing accounts