

Name		Account Number	
Branch that you will use most often:		Account Ownership	
☐ 01 Downey	☐ 04 Claremont	☐ Individual	
☐ 02 Montebello	☐ 05 Los Angeles	☐ Joint	
☐ 03 Buena Park	☐ 06 San Diego		

RANCHO FEDERAL CREDIT UNION

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 for Me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying documents.

My signature below and use of the account will confirm my agreement to be bound by and my acceptance of the Agreement on the reverse.

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

☒	Primary Owner Signature	Date	☒	Joint Owner Signature	Date
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Member Information

Joint Owner Information

Primary Member Name		Cell Phone		Joint Owner Name		Relationship to Primary Owner	
Mailing Address	Apt No.	Years		Mailing Address	Apt No.	Years	
City	State	Zip	Email	City	State	Zip	Email
Date of Birth	Social Security No.	CA ID #/DL #		Date of Birth	Social Security No.	CA ID #/DL #	
Home Phone	Work Phone	Mother's Maiden Name		Home Phone	Work Phone	Mother's Maiden Name	
Employer Name	Years	Occupation		Employer Name	Years	Occupation	
Employer Address	City	Zip		Employer Address	City	Zip	
Home Address (if different than mailing address) DO NOT use work address or PO BOX				Home Address (if different than mailing address) DO NOT use work address or PO BOX			

Eligibility Provide Valid Calif ID, Employer Paystub or Relative Referral

I'm eligible to join RANCHO FCU because I'm...

☐ An employee of _____

☐ A relative of a member of Rancho Federal Credit Union

Relationship _____

Name of Relative _____

Signature of Relative _____

Relative Acct. No.: _____

☒ Deposit To Regular Savings Account (\$25 minimum deposit)

☐ Share Draft (checking) Account (\$25 minimum deposit)

☐ Christmas Club (no minimum deposit) ☐ Restrictive (No withdrawals) ☐ Non-restrictive

☐ Money Market Account (\$2,500 minimum deposit)

☐ Certificate (\$1,000 minimum deposit) ☐ 3 mo. ☐ 6 mo. ☐ 12 mo. ☐ 24 mo. ☐ 36 mo.

☐ Direct Deposit ☐ ACH Credit Union Routing No. 322275144

☐ Payroll Deduction _____

BENEFICIARY(IES) in the event of my death, or if there is more than one owner of this account, in the event of death of all the owners, the owner(s) hereby designate as my/our beneficiary(ies) to receive all sums in my/our account established on this form:

Name of Primary Beneficiary	Phone No. ()	Name of Contingent Beneficiary	Phone No. ()
Address of Primary Beneficiary	Relationship	Address of Contingent Beneficiary	Relationship

TIN Certification and Backup withholding Information

My Taxpayer Identification Number is (Social Security Number)

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer 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 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 not 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 you 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.

Agreement

I/we apply to RANCHO FEDERAL CREDIT UNION for the account(s) indicated on the reverse. By signing on the reverse I/we are acknowledging and agree to the following: If I am not currently a member, I hereby make application for membership in Rancho Federal Credit Union. I understand I will be given access to the QuickTel Audio Response System and @ Home Banking. I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Truth in Savings Disclosure, and Electronic Service Disclosure and Agreement (receipt of all of which is hereby acknowledged and which is incorporated by this reference).

I authorize you to gather whatever credit, checking account and employment information you consider appropriated 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. If I am in default on a financial obligation to you, federal law gives you the right to apply the balance of shares and dividends in my account(s) (except IRA) at the time of default to satisfy that obligation. Once I am in default, you may exercise this right without further notice to me. I understand and agree that you may retain this Signature Card and any other information you may receive.

FOR CREDIT UNION USE ONLY

E-FUNDS

- ☐ OFAC ☐ OD Transfer
☐ New Acct. Warning ☐ Check Order
☐ Valid ID/Occupation ☐ Temp. Cks.
☐ Pref. Rec. ☐ Debit Card/Verify Date
☐ ID Card Issued ☐ Credit Report

CU Representative: _____

Date: _____

Application Approved by: _____

Date: _____

MEMBERSHIP INVITATION

Convenience



Savings



Checking



Loans

Rancho Federal
CREDIT UNION

www.ranchofcu.org

P.O. Box 2728
Downey, CA 90242-0728