

# Rancho Federal

CREDIT UNION

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

[www.ranchofcu.org](http://www.ranchofcu.org)  
866-855-9050

## MEMBERSHIP

## INVITATION



**Savings**

**Checking**



**Loans**

### TO JOIN THE CREDIT UNION YOU WILL NEED:

- A complete and signed Membership Invitation Form.  
(Fill in this form online and then print it and sign it.)
- \$25 minimum opening deposit for a Savings Account or  
\$50 for both a Savings and Checking Account
- Valid California Identification or Driver's License

**Then visit any branch convenient to you to open your account...**

**Downey**

**Buena Park**

**Claremont**

### 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 no 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 sheet 2. By signing on sheet 2 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 @HomeBanking. 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 appropriate 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 IRAs) 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 Membership Invitation and any other information you may receive.

### FOR CREDIT UNION USE ONLY

- |  |   |
|--|---|
| <input type="checkbox"/> OFAC                | <input type="checkbox"/> OD Transfer            |
| <input type="checkbox"/> New Acct. Warning   | <input type="checkbox"/> Check Order/Temp. Cks. |
| <input type="checkbox"/> Valid ID/Occupation | <input type="checkbox"/> TIS/Rate Sheet         |
| <input type="checkbox"/> E-Mail Address      | <input type="checkbox"/> Debit Card/Verify Date |
| <input type="checkbox"/> ID Card Issued      | <input type="checkbox"/> Credit Report          |

E-FUNDS & OFAC

CU Representative: \_\_\_\_\_ Date: \_\_\_\_\_

Application Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

Name	Account Number
------	----------------

# RANCHO FEDERAL CREDIT UNION

Branch that you will use most often: <input type="checkbox"/> 01 Downey <input type="checkbox"/> 04 Claremont <input type="checkbox"/> 03 Buena Park	Account Ownership <input type="checkbox"/> Individual <input type="checkbox"/> Joint	<b>Important Information About Procedures for Opening a New Account</b> 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 sheet 1.

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.

<b>X</b> Primary Member Signature _____ Date _____	<b>X</b> Joint Owner Signature _____ Date _____
---	--

## Member Information

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

## Joint Owner Information

Joint Owner Name	Relationship to Primary Owner
Mailing Address	Apt No.    Years
City	State   Zip    Email
Date of Birth	Social Security No.    CA ID #/DL #
Home Phone	Work Phone    Mother's Maiden Name
Employer Name	Years    Occupation
Employer Address	City    Zip
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.: \_\_\_\_\_

## Choose Service

☒ Deposit To Regular Savings Account (\$25 minimum deposit)  
☐ Share Draft (checking) Account (\$25 minimum deposit)  
     ☐ I want Rancho to authorize and pay overdrafts on my ATM and everyday debit card transactions \_\_\_\_\_ (Int)  
☐ 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    ☐ Payroll Deduction

ACH Credit Union Routing No. 322275144

<b>BENEFICIARY(IES)</b> 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