

6. PRODUCT TYPE(S) A Share Savings Account is required. Check all other accounts or services you wish to open.

SHARE SAVINGS Regular or Youth (under 19) **SAVERS EDGE** (A \$5,000 minimum account balance is required)

Minimum balance required: **\$5 for a Regular Share Account; or \$5 for a Youth Share Account.**

1) Do you wish to access your Savers Edge account from an Automated Teller Machine (ATM)? YES NO

2) Do you wish to order checks for this account? YES NO

HOLIDAY CLUB **VACATION CLUB** **CALL-24** **VISA CHECK CARD*** **ATM CARD**

CHECKING PLUS **OVERDRAFT PROTECTION / LINE OF CREDIT**

* Visa Check Card is contingent upon a credit and/or consumer report check.

CHECKING OVERDRAFT: If you do not choose one of the following options, we will transfer funds from your regular share account or any other available savings account. Transfer from line-of credit account, then share account OR Transfer from share account, then line-of credit account.

IMPORTANT: Holiday, Vacation, IRA and Certificate accounts cannot be designated as overdraft accounts.

7. SIGNATURES & CERTIFICATIONS (All owners/applicants on this account must sign below)

I hereby make application for membership in and agree to conform to the Bylaws as amended, of the Nassau Financial Federal Credit Union (hereinafter referred to as "Credit Union"). I certify that I am within the field of membership of this Credit Union; the information provided on this application is true and correct, and my signature on this card applies to all accounts under my name at this Credit Union. I also agree to the terms and conditions of any account that I/we have in the Credit Union now or in the future. I authorize the Credit Union to verify credit, consumer account and employment history by any necessary means, including preparation of a credit or consumer report by a credit or consumer reporting agency.

Joint Share Account Agreement (non-transferable): The Credit Union is hereby authorized to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the Credit Union from time to time. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made.

Custodians: The successor custodian for the minor on this account shall be recognized as the individual so designated on the front of this card (if any) and whose signature appears below. By signing below, both the custodian and successor custodian of this account acknowledge that even after the death, resignation or legal incapacitation of the custodian, the successor custodian's designation shall not become effective until the requirements of the New York Uniform Gifts to Minors Act, as to re-registration and delivery of custodial property, are complied with.

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. The undersigned acknowledge receipt of a copy of the terms and conditions applicable to each listed account and the following policy disclosures.

Notice: In order to comply with the USA Patriot Act, effective October 25, 2002, Nassau Financial Federal Credit Union is required to verify the identity of existing and new members applying for and opening new accounts or services with the credit union. Information we are required to obtain and verify includes name, residential address, tax identification number, and date of birth. We will ask you for a copy of your Driver's License or other identifying documents. Additional data may also be gathered depending on the type of account being opened. The Act requires us to maintain records of the identification verification. Confidentiality of the information maintained by the credit union will be protected as required under our privacy policy.

THIS AREA FOR CREDIT UNION USE ONLY

Terms & Conditions of Account Funds Availability Truth-in-Savings Electronic Funds Transfer

Fee Schedule Life Savings Certificate of Insurance Privacy Checking Account Agreement

ID VERIFIED: Driver's License Passport (Country _____) Social Security ID Government Issued ID

Alien ID Card State Issued ID Other _____

OFAC VERIFIED: Listed Not Listed **Date:** _____ **Time:** _____ **Checked by:** _____

BACKUP WITHHOLDING CERTIFICATION

Under penalties of perjury, I certify that: 1) The number shown on this form is my correct taxpayer identification number (TIN) (or I am waiting 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). **NOTE: You must 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. The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

(1) MEMBER SIGNATURE X		DATE
(2) SIGNATURE X	RELATIONSHIP TO MEMBER/MINOR	DATE
(3) SIGNATURE X	RELATIONSHIP TO MEMBER/MINOR	DATE