

SAVINGS
FOR CREDIT UNION USE ONLY

ACCOUNT NUMBER _____

APCO EMPLOYEES CREDIT UNION — APPLICATION FOR MEMBERSHIP

Name _____

Physical Address _____ City _____ State _____ Zip _____

Mailing Address _____ City _____ State _____ Zip _____

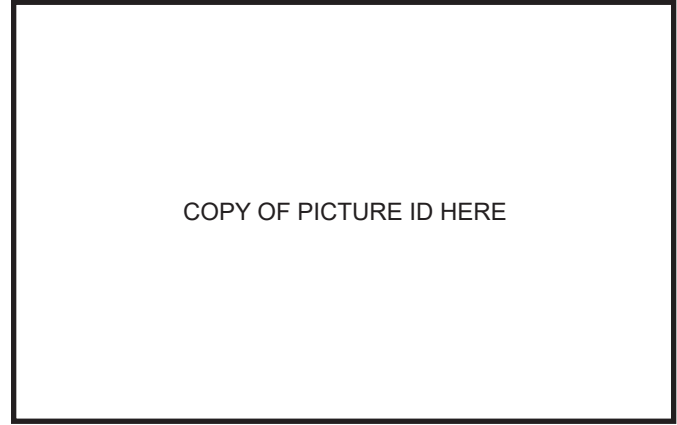
Social Security Number or Tax ID Number _____ Date of Birth _____

Membership Eligibility _____

Email Address _____ Cell Phone _____

Employer Name/Address _____ Work Phone _____

Occupation _____ Date Employed _____



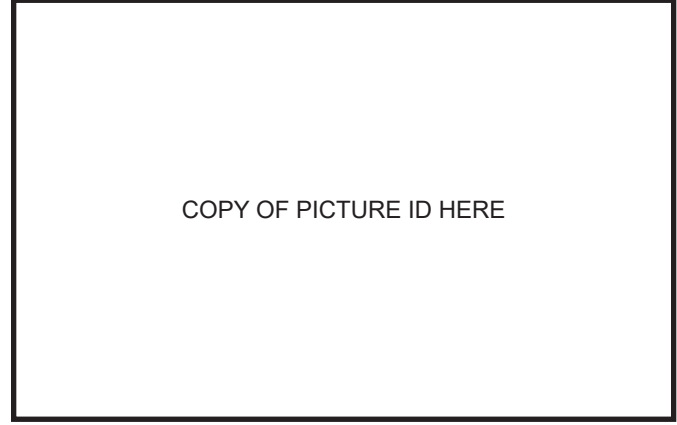
I hereby make application for membership in and agree to conform to the By-Laws or any amendments thereof in APCO Employees Credit Union. I agree to the terms and conditions of any account I have in the Credit Union now or in the future and agree the Credit Union may change those terms and conditions from time to time and may obtain my credit report.

APPLICANT SIGNATURE

CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

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 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 and 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. 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.



APPLICANT SIGNATURE

JOINT SHARE ACCOUNT AGREEMENT (NOT TRANSFERABLE)

The APCO Employees 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 the 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(s) shall be valid and discharge the 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. Any or all of the joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the Credit Union. Claims or disputes shall be resolved by binding arbitration except the Credit Union retains all rights, including but not limited to, court remedies, cross-collateralization, consensual or statutory lien. Each owner and joint owner waive the right to litigate, class action participation, representative action, consequential, punitive, indirect or attorney's fees. The right of authority of the Credit Union under this agreement shall not be changed or terminated by any owner, except by written agreement with the Credit Union which shall not affect transactions theretofore made. Each owner authorizes the Credit Union to obtain their credit report.

Joint Account # _____ Date _____

Social Security Number or Tax ID Number	Owner and Joint Owners (each must sign)	Date of Birth
_____	_____	_____
_____	_____	_____
_____	_____	_____