

**MIDWEST CREDIT UNION
IMPORTANT INFORMATION ABOUT PROCEDURES FOR
OPENING A NEW ACCOUNT**

To help 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 YOU: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see you driver's license or other identifying documents.

Enclosed you will find four (4) forms which need to be completed and returned to the Credit Union to open your account. These forms are:

MEMBERSHIP APPLICATION-Complete the entire top half of the form. Print your name, address, home telephone number, date of birth, social security number, place of birth, security code if you would like your account password protected, employer, driver's license number, and email (optional) and sign at the black X. A membership application must be completed for each account holder in the case of a joint account.

ACCOUNT OWNERSHIP AGREEMENT-Print your name in the upper left under "Parties" and, if a joint account, the joint account holder must print their name on the following line. A signature is needed on the lines to follow. Please be sure to indicate the form of ownership (check only one). Please indicate your social security number under the Taxpayer Identification Number box and then sign and date the form by the black X.

W9-IRS FORM-Print your name, address and social security number and sign the form where indicated. Any joint account holders must also fill out this form.

PAYROLL DEDUCTION AUTHORIZATION (Optional)-Print your name, social security number, payroll number (clock number or employee number), division (Store Number), and indicate the amount you wish to have deducted weekly and sign the form.

Once you have completed these forms, return to the Credit Union **along with a copy of your driver's license or other identifying documents. If this is a joint account, all joint account holders must also send a copy of their driver's license or other identifying documents. The Credit Union gives you a \$5.00 deposit to open new account. We require that a \$5.00 minimum balance be kept in the account at all times to keep it open.** Once we receive the completed forms we will process your application and forward your account number to you. If you have any questions regarding any of these forms or if you would like to know more information about the services we offer, please feel free to give us a call at 1-800-236-0902. We look forward to having you as a member of Midwest Credit Union.