



## It's Easy to Join Pasadena Federal Credit Union...

Just follow the simple, step-by-step directions below. Please print or type clearly. All account owners must present a valid ID.

**1 Fill out the Membership Application.**  
You may open an individual OR a joint account.

- **For an individual account**, fill out the Primary Member information only.
- **For a joint account**, fill out the Joint Owner information too.

**A JOINT OWNER ON ONE ACCOUNT, WILL BE A JOINT OWNER ON ALL ACCOUNTS WITH THE RIGHT OF SURVIVORSHIP.**

**2 Fill out the Membership Eligibility** section to let us know how you qualify for membership.

**3 Choose the Accounts You Would Like to Open.**  
Check the boxes for any and all accounts you want. Please see account descriptions on the other side and note minimum deposit amounts. If applying for Checking, read the Automatic Overdraft Protection Authorization on the reverse side.

For ATM access, members with Checking Accounts will receive a Visa Debit Card; members with Savings Accounts only will receive an ATM card. If you do not qualify for a Visa Debit Card, an ATM card may be issued.

*Use this application to also apply for Overdraft Protection for your Checking Account; Visa Debit Card/ATM; and Internet Home Banking/Electronic Telephone Banking. These services are subject to approval.*

**4 Apply for the Loans You Would Like (OPTIONAL).**  
Check the boxes for desired options. If applying for joint credit, fill out the name of the co-borrower. Be sure to include your monthly income and a personal reference. (All loans are subject to credit approval.)

For Visa Credit Cards, Home Equity Lines of Credit and Mortgage Loans, additional information and application(s) may be required.

### And on the other side...

**5 Pay-On-Death Beneficiary Designation (OPTIONAL).**  
You may designate one or more beneficiaries by filling out this section.

**6 Complete the Request for Taxpayer Identification Number section.** IRS regulations require completion of this section in order for us to open your account.

**7 READ** the Automatic Overdraft Protection Authorization Disclosure Section, the Credit Report Authorization, and the Account Agreement. **Finally, both the Primary Member and Joint Owner (if applicable) must sign the application at the Red Xs.**

**Now You're Ready to Submit Your Application...**  
You may stop by our office or submit your application by mail (Please do not mail cash.)

LAST NAME, FIRST, MIDDLE INITIAL (Please Type)	CREDIT UNION USE
	ACCOUNT NUMBER

## Pasadena Federal Credit Union Membership Application

I/we hereby make application for membership in Pasadena Federal Credit Union and agree to conform to the bylaws and amendments thereof. I/We certify that I/we are within the Credit Union's field of membership as defined below. I/We further understand opening an account with PFCU is subject to credit and ChexSystems verification.

### 1 My Information

Primary Member Name		Social Security # / Identification#		Thumb Print
Street Address		City/State/Zip		
Mailing Address		City/State/Zip		
Home Phone #		Driver's License # / State / Expiration Date		
Years at present address	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment Amount \$	Cell Phone #	
E-Mail Address		Birth Date	Mother's Maiden Name	
Employer		Occupation	Work Phone #	
# of Years Employed	Gross Monthly Salary \$	Other Income* \$	Other Income Source	

\*You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting the credit.

Joint Member Name		Social Security # / Identification#		Thumb Print
Street Address		City/State/Zip		
Home Phone #		Driver's License # / State / Expiration Date		
Years at present address	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment Amount \$	Cell Phone #	
E-Mail Address		Birth Date	Mother's Maiden Name	
Employer		Occupation	Work Phone #	
# of Years Employed	Gross Monthly Salary \$	Other Income* \$	Other Income Source	

\*You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting the credit.

### 2 I Am Eligible for Membership Because:

<input type="checkbox"/> I am employed by or retired from: <small>Verification of employment may be required.</small>	
<input type="checkbox"/> I am a Family or Household Member of an existing PFCU member. If YES, complete below.	
Name of Family or Household Member	Relationship to me (i.e., mother, father, other relation or household member)
<input type="checkbox"/> Other	

### 3 I Would Like (Please check ALL accounts desired):

Savings     Super Variable     Certificate \_\_\_\_\_ Term  
 Money Market Advantage

**Club Account, Any or all:**  Holiday     Vacation     Tax     Education

**Checking (Choose one only)**     Direct     Classic     Advantage     Student

**Overdraft Protection for Checking:**     Yes     No

**If YES, PLEASE TRANSFER FROM MY ACCOUNTS IN ORDER OF PREFERENCE. (i.e., 1, 2)**

Savings \_\_\_\_\_ Line-of-Credit \_\_\_\_\_

Circle One  
 Visa Debit Card or ATM Card \_\_\_\_\_  
 Name on card – PRIMARY

Circle One  
 Visa Debit Card or ATM Card \_\_\_\_\_  
 Name on card – JOINT OWNER

Internet Home Banking/ Electronic Telephone Banking  
 Issuance of a Personal Identification Number (PIN) on a Joint Account will permit the Joint Owner to withdraw funds from any account that can be accessed with my/our VISA DEBIT CARD/ATM and/or by Internet Home Banking/ Electronic Telephone Banking. A separate access or Personal Identification Number (PIN) is required for each electronic service. Checking, Visa Debit Card and/or ATM Card are subject to credit and ChexSystems verification.

### 4 I Would Like to Apply for (check all loans desired): (OPTIONAL)

<b>Vehicle Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance    Amount \$
<input type="checkbox"/> Individual Borrower <input type="checkbox"/> Co-Borrower
If Applicable, NAME of Co-Borrower
<b>Signature Loan or Line of Credit</b> (circle one)    Amount \$
<input type="checkbox"/> Individual Borrower <input type="checkbox"/> Co-Borrower
If Applicable, NAME of Co-Borrower
<b>Other: (Please Describe)</b> Amount \$
<input type="checkbox"/> Individual Borrower <input type="checkbox"/> Co-Borrower
If Applicable, NAME of Co-Borrower
Personal Reference Name    Reference Phone #

Please continue to other side.

## 5 Pay-On-Death (P.O.D.) Beneficiary Designation (OPTIONAL)

Distribution will be made equally. (Between P.O.D. beneficiaries, there is no right of survivorship.)

1. Name P.O.D. Beneficiary	Social Security Number	or	Date of Birth	Relation
2. Name P.O.D. Beneficiary	Social Security Number	or	Date of Birth	Relation

If additional beneficiaries are desired, attach a separate piece of paper to this Membership Application. The P.O.D. designation set forth above shall govern all accounts opened under the membership number.

## 6 Request for Taxpayer Identification Number

<b>Part I. — Taxpayer Identification Number (TIN)</b>	<b>Part II. — Backup Withholding On Accounts Opened After 12/31/83</b>
Enter the taxpayer identification number in the appropriate box. For most individual taxpayers, this is the social security number. Taxpayer I.D. Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Check the box if you are subject to backup withholding under the provisions of section 3405(A) (1) (C) of the Internal Revenue Code..... <input type="checkbox"/>
Certification: The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding. Under the 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 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).	

## 7 Automatic Overdraft Protection Authorization

I/we agree that this Account shall be governed by 1) the terms set forth below, 2) my/our Account Agreement and Truth-in-Savings Disclosure with you, and 3) my/our Line of Credit, Open-End Loan Account, Security Agreement and Federal Truth-in-Lending Disclosure statement with you (if applicable). I/we also agree that this request supersedes any prior instructions from me/us for overdraft protection.

I/we authorize Pasadena Federal Credit Union to clear any overdrafts on this Checking Account in accordance with the option I/we have chosen. I/we understand that the Line of Credit is a separate Account and must be applied for and approved separately from the Checking Account.

I/we understand that fees may be charged for any overdrafts transferred from a Line of Credit or Savings/Super Variable Account subject to the Credit Union Schedule of Fees and Charges.

I/we agree that in the event any of the signees writes a check that would result in this Checking Account being overdrawn, and if at that time any of the signees is eligible to receive advances from this Credit Union on a loan referred to on the reverse, such check shall be deemed to be a request to the Credit Union to prepare an application for an advance under such loan sufficient to permit the Credit Union to honor such checks. If this application is approved, the Credit Union will credit the advance to this Checking Account, subject to the overdraft protection option chosen on the reverse.

CAUTION: If my Checking Account is held jointly, overdraft protection makes it possible for my joint owner(s) to write overdrafts which could draw funds from my individual Line of Credit Account(s) and my individual Savings Account(s).

### CREDIT REPORT AUTHORIZATION

The Credit Union makes credit and services available to its members on a regular basis. The Account Holder(s) authorize PFCU to obtain credit reports in connection with current and possible future credit or service opportunities.

By signing below, I/we agree that this Account shall be governed by the terms and conditions set forth on this Account Membership Application and in the Account Agreement and Truth-in-Savings Disclosure, Fee Schedule, Term Share (Certificate) Account Agreement and Disclosure (if applicable), and Electronic Services Disclosure and Agreement, receipt of which is hereby acknowledged and which is incorporated by this reference. If applying for a Credit Line Account, I/we agree and understand that if approved I/we are contractually liable according to the applicable terms of the Credit Line Agreement and Disclosure. I/we agree that the Credit Union may retain this Account Signature Card and any other information the Credit Union may receive. I/we understand and agree that this Account Signature Card shall govern all Accounts opened under the membership number. I/we authorize Pasadena Federal Credit Union to open other Account(s) under this membership number, in person, in writing or per telephone request.

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 Member signature	Date
<b>X</b>	
Joint Owner Signature (If applicable)	Date
<b>X</b>	

FOR CREDIT UNION ONLY

THIS APPLICATION APPROVED BY THE (CHECK ONE)

Membership Officer  Other Date \_\_\_\_\_ Signed \_\_\_\_\_  
(Person representing approver of application)

## Open Multiple Accounts

When you join Pasadena Federal Credit Union, you'll enjoy the immediate benefit of signing up for a variety of accounts, by filling out ONE convenient application. Here's an overview of the accounts you can open:

- **SAVINGS** — These accounts can be opened for as little as \$5.00. Ownership can be single or joint, and it can be a trust or gift to minor account. Dividends are based on the daily balance, compounded and paid Quarterly.
  - **SUPER VARIABLE ACCOUNTS** — These accounts combine higher dividend earnings and liquidity. The minimum opening deposit is \$2,500. Dividends are based on the daily balance, compounded and paid monthly.
  - **CERTIFICATE ACCOUNTS** — These offer competitive earnings and a variety of terms, with a minimum opening deposit of \$1,000. (3-Month Certificates require \$10,000 opening deposit.) Dividends are set by the Board, based on the daily balance, compounded and paid monthly and at maturity.
  - **MONEY MARKET ADVANTAGE ACCOUNTS** — These accounts combine highly competitive dividends, liquidity and check writing privileges. The minimum opening deposit is \$75,000 and up to three checks per month may be written. Dividends are based on daily balance, compounded and paid monthly.
  - **DIRECT CHECKING** — This non-dividend earning account offers a low opening deposit of \$25, with a requirement to deposit a minimum of \$50 a month via Direct Deposit. If Direct Deposit is cancelled, the account is transferred to Classic Checking.
  - **CLASSIC CHECKING** — This non-dividend earning account offers a low opening deposit of \$50. The monthly service fee is waived\* when a minimum daily balance of \$300 is maintained.
  - **ADVANTAGE CHECKING** — This dividend earning account offers an opening deposit of \$100. The monthly service fee is waived\* when a minimum daily balance of \$800 is maintained. Dividends are based on the daily balance, compounded and paid monthly.
- \*The monthly service fee may be waived under other conditions. Ask your PFCU Service Representative.
- **STUDENT CHECKING** — This account is available to full-time students and offers no minimum balance requirements and no monthly fees.
  - **CLUB ACCOUNTS** — Designed with your specific needs in mind, Club Accounts can be opened as: Holiday, Vacation, Tax or Education. Each can be opened for as little as \$5.00. Dividends are based on the daily balance and paid at maturity.

### Important Information — Procedures for opening new accounts

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 that means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents and retain a copy of them in our files.

Before you submit your membership application, please check to make sure all signatures have been included where requested.

Welcome to Pasadena Federal Credit Union



PASADENA  
FEDERAL CREDIT UNION

1038 South Fair Oaks Avenue  
P.O. Box 7132  
Pasadena, CA 91109-7132

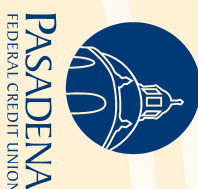
Contact Us:

626/799-0882 or 800/445-PFCU  
Telephone Teller, Ext. 1

Web site: [www.pfcu.org](http://www.pfcu.org) • Email: [pfcu@pfcu.org](mailto:pfcu@pfcu.org)



PFCU insures your accounts up to \$500,000. All accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. An additional \$250,000 is provided by American Share Insurance (ASI) a member-owned share guaranty corporation. Individual Retirement Accounts (IRAs) are separately insured to \$250,000 by the National Credit Union Administration (NCUA), a government agency, as well as by ASI.



All-in-One Account Card