

Membership/Service Application (include \$5 deposit to open account)

PERSONAL INFORMATION

Telhio Account #: _____
(If you are already a member)

Last Name	First Name	Middle Initial	Social Security #
Current Address	City	State	Zip
Mailing Address	City	State	Zip
Home Phone	Date of Birth	Mother's Maiden Name	E-mail Address
Drivers License #			
Are You a Home Owner?	How Long?	Approximate Value	Monthly Payment (Rent)
\$	\$	\$	\$
Savings Account Balance	Where?	Checking Balance	Where?
\$	\$	\$	\$
The best time to call me is		The best place to call me is	
		<input type="checkbox"/> Home <input type="checkbox"/> Work	
* My family member's name is	* My relationship to him/her is	* His/her account # is	

* Complete this information only if applying for a family membership.

EMPLOYMENT INFORMATION

Present Employer	Length of Employment and Position	Gross Monthly Income
		\$
Address of Employer	Work Phone Number	Other Income & Source*
		\$
Previous Employer	Length of Employment	

*Alimony or child support or maintenance payments are optional and need not be revealed if the applicant does not choose to rely on such income in applying for credit.

Please see Joint Share Account Agreement on the back of this application.

JOINT OWNER INFORMATION

Last Name	First Name	Middle Initial	Social Security #
Current Address	City	State	Zip
Date of Birth	Home Phone	Work Phone	Relationship to Member
Present Employer	Length of Employment and Position	Gross Monthly Income	\$

Complete only if beneficiary is different than joint owner or if no joint owner is listed.

BENEFICIARY INFORMATION

Last Name	First Name	Middle Initial	Social Security #
Date of Birth	Home Phone	Work Phone	Relationship to Member
Current Address	City	State	Zip

TELHIO SERVICES

<input type="checkbox"/> Telhio Savings Account	<input type="checkbox"/> Home Equity Loan/Line of Credit
<input type="checkbox"/> Telhio Interest Bearing Checking Account	<input type="checkbox"/> Telhio Student SchoolPack™ loan information
<input type="checkbox"/> Debit Card/ATM Card	<input type="checkbox"/> Home Mortgage Loan
<input type="checkbox"/> Primary Account Holder <input type="checkbox"/> Secondary Account Holder	<input type="checkbox"/> Insured Money Market Account
<input type="checkbox"/> Telhio VISA* Gold	<input type="checkbox"/> IRAs or Share Certificates of Deposit
<input type="checkbox"/> Primary Account Holder <input type="checkbox"/> Secondary Account Holder	<input type="checkbox"/> Other _____
<input type="checkbox"/> Telhio VISA* Classic/College VISA*	
<input type="checkbox"/> Primary Account Holder <input type="checkbox"/> Secondary Account Holder	

See disclosure box on back for complete details.

SIGNATURE(S)

TIN CERTIFICATION BACKUP WITHHOLDING INFORMATION AND AUTHORIZATION

By signing this Membership/Service application, I agree to the terms and disclosures that are included on both sides of this form, as well as any additional disclosures that are sent to me by the Credit Union. I also authorize Telhio to run a credit report analysis on me.

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 or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. 3. I am a U.S. person (including a U.S. resident alien). By signing below, the undersigned agree to the Credit Union by-laws and the terms and conditions of any approved account, as amended from time to time, and authorize the Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

I am subject to backup withholding I am exempt from backup withholding

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature _____ Date _____

Signature of joint owner _____ Date _____

*Your signature must be notarized if you are not signing this application in the presence of a Telhio employee. See page 2 of this form for **Acknowledgment**.

Copyright 1999 Telhio Credit Union
Complete the application, fold and tape closed. Deliver or mail (no postage required) to Telhio. Feel free to call at 221-3233 (add 877 for toll-free) with any questions! www.telhio.org

Telhio Disclosures

Checking Account Agreement

I/we hereby authorize Telhio to establish a special share account for me/us to be known as a checking account. Telhio is authorized to pay checks signed by me (or by any of us, if this agreement is signed by more than one person) and to charge the payments against the checking account.

It is agreed that:

- a) Only checks and other methods approved by Telhio may be used to withdraw funds from this checking account;
- b) Telhio is under no obligation to pay a check which exceeds the balance in the checking account; Telhio may, however, pay such a check and charge the amount of the resulting overdraft against any other share account from which the person who signed the check is entitled to withdraw shares; Telhio is under no obligation to pay a check on which the date is more than six months old;
- c) Except for negligence, Telhio is not liable for any action it takes regarding the payment or nonpayment of a check;
- d) Any objection respecting any item shown in a monthly statement of the checking account shall be waived unless made in writing to Telhio on or before the 30th day following the day the statement is mailed;
- e) All non-cash payments received on shares in the checking account will be credited subject to final payment;
- f) The checking account may be subject to service charges in accordance with the rate schedules adopted by Telhio from time to time;
- g) The use of the checking account may be subject to such other terms, conditions, and requirements as Telhio may establish from time to time; and
- h) If signed by more than one person, this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in our joint names.

Joint Share Account Agreement

Joint shareholders do hereby agree with the other, and with Telhio, that all shares now owned or hereafter purchased by either, or both, of the said joint shareholders with Telhio, and as such joint shareholders with all accumulations thereon, are and shall be owned by them jointly with the right of survivorship and shall be subject to receipt of either of them, or the survivor of them, and payment to, or on the receipt of either, or the survivor, shall be valid and discharge Telhio from any liability.

Payment on said receipt of the survivor shall be subject to the laws regulating the inheritance and succession tax.

Acknowledgment

If not signing this application in the presence of a Telhio employee, please have a notary complete the following;

STATE OF _____,
COUNTY OF _____, SS

Before me a Notary Public in and for said County personally appeared _____ who acknowledged the signing of the attached 'Membership Application & Agreement', and that such signing is his/her free act and deed.

In testimony Whereof, I hereunto set my hand and affixed my official seal this _____ day of _____.

Notary Public

_____ (County), _____ (State)

My Commission Expires _____

Credit Card Disclosures

Fixed annual percentage rate (APR) for purchases and cash advances	VISA Classic - 14.85% VISA College - 14.85% VISA Gold - 11.90%
Annual Fee	NONE
Grace Period for purchases There is a 25 day grace period, calculated from the statement closing date to the payment due date, in which you can pay the Purchases New Balance and any unpaid finance charges on Cash Advances shown on the statement to avoid a finance charge.	
Balance computation method for purchases	Average Daily Balance Method (including current transactions)
Late payment, over-limit, return payment, and cash advance fees	Late payment fee - \$20.00 High balance fee - \$20.00 Cash advance fee - none

FOR OFFICE USE ONLY

CHEX System was contacted on _____

Clear Prior (Explain prior on reverse side)

Approved by _____