



MEMBERSHIP & ACCOUNT CARD

221 NW Second Avenue
Suite 100
Portland, OR 97209

tel: 503.220.2592
fax: 503.228.6770
www.trailheadcu.org

Basis for Membership Eligibility (Please check ONE of the following.)

- Live Work Worship Attend School in Multnomah County: (address) _____
- Relative of current member: Relative name _____ Relationship _____

Member Information

Member Full Name		Social Security #	
Address		City	State Zip
Home Phone	Cell Phone	Work Phone	
Birth Date		Mother's Maiden Name	
<input type="checkbox"/> Driver's License # / <input type="checkbox"/> ID Card #	State	Expiration Date	
Email Address		Current Employer & Occupation	

Account Ownership

- Individual Joint (complete below) UTTMA (see reverse) Trust (Certification of Trust will also be required)

Joint Owner (if applicable) Full Name		Social Security #	
Address		City	State Zip
Home Phone	Cell Phone	Work Phone	
Birth Date		Mother's Maiden Name	
<input type="checkbox"/> Driver's License # / <input type="checkbox"/> ID Card #	State	Expiration Date	
Email Address		Current Employer & Occupation	

TIN Certification and Backup Withholding Information

By signing this card, I certify, under the penalties of perjury, that (1) I am a US Person (including a US resident alien), (2) the Social Security number (SSN)/taxpayer identification number (TIN) shown is my/the correct identification number, and (3) I am NOT, unless designated below, subject to backup withholding because I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding.

Check only one if it applies to you:

- I am subject to backup withholding I am not a US citizen or US person (complete W-8BEN) Exempt

Authorization

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Rate and Fee Schedule, Funds Availability Policy, and Electronic Funds Transfer Agreement, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosure applicable to the accounts and services requested herein. The Internal Revenue Service does not require your consent to any provision of the Account Card other than the certifications required to avoid backup withholding.

Member Signature	Date
Joint Owner Signature	Date

Account #:

Payable on Death Account Beneficiaries (please list all beneficiaries other than joint owners; all information is required)

Full Name	Social Security #	Date of Birth	
Address	City	State	Zip
Full Name	Social Security #	Date of Birth	
Address	City	State	Zip

UTMA as custodian for _____ (minor) under the Uniform Transfer to Minors Act.

Successor Custodian	Minor's Social Security #	Date of Birth
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Overdraft Protection

What You Need to Know about Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have Transfer Overdraft Protection that comes with your account. We will make transfers from your Line of Credit, Visa Credit Card or other savings account you designate at Trailhead Credit Union when funds are available.
2. We also have a Standard Overdraft Protection service that allows us to overdraft your account, at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, the transaction will be returned or declined.

We may be unable to pay your ATM and everyday Debit Card transactions unless you authorize us to do so by opting-in to Standard Overdraft Protection.

I/we choose to **opt-in** to the Standard Overdraft Protection service for ATM and Debit Card transactions and agree to the Overdraft Protection Notice and Disclosure.

Member Signature	Date
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Please sign and return this form along with your opening deposit(s). Be prepared to show the following required identification (or if you return the application by mail, please include photocopies, both sides):

Valid Drivers License and one of the following or Valid State ID and two of the following: certified copy of birth certificate, military ID with photo, utility bill (in your name & address), health insurance card, rent receipt (in your name & address), employment ID, original Social Security Card, pay stub (current), valid passport, student ID (current year), valid credit card, alien ID card with photo

NOTE: 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. 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 will also ask to see your driver's license and other identifying documents.

Credit Union Use Only

<input type="checkbox"/> New Account	<input type="checkbox"/> Reopened Account	<input type="checkbox"/> Change
Account # _____	Member Group # _____	Verification _____
Date Opened _____	Opened By _____	ID Type _____
Chex Systems _____	OFAC _____	ID Type _____
Date of Change _____	Reason for Change _____	Changed By _____