



It's Easy to Join California State University, Los Angeles Federal Credit Union...

Just follow these simple, step-by-step directions:

1 Fill out the Membership Share Savings Account Signature Card. You may open an individual OR a joint account ... the choice is yours:

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

2 Optional Pay-On-Death Beneficiary Designation.

Regardless of whether you choose an individual or a joint account, you can designate one or more beneficiaries by filling out this section. (You don't have to designate a beneficiary if you don't want one.)

3 Fill out the Opening Deposit Card. The minimum opening deposit is \$30.00, including a non-refundable, one-time membership fee of \$5.00. If mailing your application, please do not send cash.

Your quarterly account maintenance fee will be **WAIVED** if you maintain an aggregate balance of \$501 or more...

Your aggregate balance is the total of all your accounts (also called suffixes or sub-accounts) under the same membership number. For example, with \$300 in savings and \$201 in checking your aggregate balance would be \$501 and there would be no quarterly fee. Separate fees are NOT charged for each suffix, the fee is assessed one time per quarter, per membership number. Members under 18 and over 65 are exempt from the fee. See the schedule of Fees and Charges.

When you join by opening a **Membership Share Savings Account**, you may also open a **Checking Account** (Minimum Deposit \$5.00), and you may sign up for **Overdraft Protection** as well. (To remain open your checking MUST maintain a \$5 minimum balance.) Want an **ATM/Debit Card** for you and your Joint Owner (if any)? Just check the boxes for this and other options!

And on the other side...

4 Fill out the Request for Taxpayer Identification Number section, which is a legal requirement for opening your account.

5 Don't forget to fill out the Membership Eligibility section to let us know how you qualify for membership.

6 Want to transfer your bank savings or loans to CSULAFCU? Just complete this **OPTIONAL** section.

Now you're ready to submit your application. See the final steps on the other side of this brochure

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



California State University, Los Angeles Federal Credit Union

I/We hereby make application for membership and agree to conform to the bylaws and any amendments thereof in the California State University, Los Angeles Federal Credit Union (CSULAFCU). I/We also agree to the terms and conditions of any account in the credit union now or in the future and agree that the credit union may change those terms and conditions from time to time. For terms and conditions, see the Schedule of Fees and/or the Share Account Agreement.

Membership Share Savings Account Owner(s) Account(s) shall be: (check one box only) Individual account Joint account

1 TYPE OR PRINT CLEARLY. If mailing, please include photocopies of required IDs for the primary owner and the joint owner (if applicable). See "Important" on the reverse side for acceptable IDs. Please notify the Credit Union if your contact information changes.

Primary Member Name	Soc. Sec. No.	Driver's License Number
Address	City/State/Zip	Date of Birth
Home Phone #	Work Phone #	E-mail address
		Mother's Maiden Name

Joint Owner Name (if applicable)	Soc. Sec. No.	Driver's License Number
Address	City/State/Zip	Date of Birth
Home Phone #	Work Phone #	E-mail address
		Mother's Maiden Name

I/We would like to **PRE-QUALIFY** for a **CSULAFCU Personal Loan** and/or a **No-Annual Fee Visa Card** YES or NO

Primary Member Signature	
X Joint Owner Signature (if applicable)	
X	

2 Optional Pay-On-Death (P.O.D.) Beneficiary Designation

Distribution will be made equally unless indicated differently below. For joint accounts, the POD beneficiary becomes operational **ONLY** after the death of all joint owners. (Between P.O.D. beneficiaries, there is no right of survivorship.)

1. Name P.O.D. Beneficiary	Address/City/State/Zip	Distribution %
2. Name P.O.D. Beneficiary	Address/City/State/Zip	Distribution %

If additional beneficiaries are desired, attach a separate piece of paper to this Signature Card. The P.O.D. designation set forth above shall govern all accounts opened under the membership number unless otherwise specified by completing a new P.O.D. Beneficiary Designation card.

3 Membership Account Opening Deposit Card

Membership Share Account Minimum Opening Deposit: \$30.00

PRIMARY MEMBER'S NAME	TO BE COMPLETED BY CREDIT UNION
Regular Share Savings (required) \$25.00 or more initial deposit \$ _____	Input by: _____ INITIALS & DATE
One-time, Non-Refundable Membership Fee \$ 5.00	Membership Officer & Date
Share Draft Checking** \$5.00 or more initial deposit \$ _____ (ask your member service representative about ordering checks)	CHECK HERE FOR:
Checking Overdraft: <input type="checkbox"/> YES** <input type="checkbox"/> NO	<input type="checkbox"/> ATM/Debit Card for Primary Member
Other _____	<input type="checkbox"/> ATM/Debit Card for Joint Owner
(Ask for minimum deposit amount) \$ _____	<input type="checkbox"/> HFS Online Banking
Total (Must be \$30 or more) \$ _____	<input type="checkbox"/> HFS Bill Payer Service
	<input type="checkbox"/> TARA Telephone Teller
**Not offered unless a Membership Share Savings Account is opened. Overdrafts will be covered by transfers from the Share Savings Account, then by advances from the Line of Credit Loan Account, subject to the terms and conditions of that account, up to the credit limit (subject to credit approval). Minimum \$25 must remain on deposit in savings. Limit of six (6) transfers from savings in a calendar month. Details in the Share Account Agreement.	

4 Certification as to Taxpayer Identification Number and Backup Withholding SIGNATURE REQUIRED

CERTIFICATION: 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. I must cross out item (2) above if I have been notified by the IRS that I am currently subject to backup withholding because of underreporting interest or dividends on my return.

Taxpayer Identification Number (For individuals, Social Security #. <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"/> For most entities, Employer ID #.)	
Primary Member Signature	Date
X	

5 Membership Eligibility

I am eligible to join California State University, Los Angeles Federal Credit Union (CSULAFCU) because I am (Please CHECK ONE): *Subject to verification*

CSULA: Faculty Staff Student Alumni Association Member

Other (Please List) _____

Immediate family member of (If checked, complete information below):

Name of family member	Relationship	Acct.#
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Employee of (If checked, complete employer information below):

Name of Employer	Job title	Hire Date
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6 OPTIONAL: "Switch" Your Bank Accounts and/or Loans to CSULAFCU

Why not take advantage of the Credit Union's superior service and rates by "switching" your savings and loans from banks to us? It's Easy!

YES Have an account at another financial institution that you want to move to the Credit Union? Check YES, and ask your Member Service Representative to help you "switch."

YES Have automatic payments deducted from an account at another financial institution? Want them deducted from your CSULAFCU account instead? Check YES, and we'll give you the information you need to make it happen.

YES Have loans or credit cards with other lenders? The credit union can refinance vehicles, homes, and consolidate credit card debt. Give us a chance to beat your other lenders rates. There's no obligation, if you like our rates and terms better, you can move your loans to CSULAFCU.



To Submit Your Application...

You may submit your application by mail or in person at the Credit Union office. Either way, be sure that you...

Make an opening deposit of \$30 or more for your Membership Share Account. (\$25 for Shares, \$5 for your one-time membership fee.)

PLEASE DO NOT MAIL CASH.

Important... If you are MAILING your application, be sure to include an enlarged photo copy of your Driver's License (or U.S. military ID, State ID or passport) AND a copy of your student, staff, faculty or Alumni Association ID card, if applicable. If opening a JOINT account, you must include a copy of the joint owner's Driver's License, or U.S. military ID, State ID or passport. If you submit your application in the CSULAFCU office, a representative will prepare photo copies for you.

REMINDER: Please read the Schedule of Fees and Charges, account disclosures and Privacy Policy.

Double-check your application to make sure:

- ALL sections are correctly filled out.
- Signatures are included where requested (Sections 1 & 4)...look for the large **X**.
- **Request for Taxpayer Identification Number** (section 4) has been filled out. (Your Taxpayer ID number is your Social Security Number.)

THANK YOU FOR BECOMING A MEMBER!



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How To Join