

## 1 Primary account holder information

Full name

Home address

City State Zip code

Primary phone Date of birth

Work phone SSN / TIN

Email address

Mother's maiden name

Driver's license number State issued

Current employer Years employed

Position/Title # of hours  
Full time  
Part time

Gross monthly income Net monthly income  
\$ \$

# of years at this location Monthly payment  
I own my home \$  
I rent my home

## 2 Secondary account holder information

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Gross monthly income Net monthly income  
\$ \$

# of years at this location Monthly payment  
I own my home \$  
I rent my home

## 3 Membership eligibility / A full list of eligibility criteria is available at [www.cunj.org](http://www.cunj.org)

How are you eligible to join Credit Union of New Jersey, A Federal Credit Union?

I am an employee of the State of New Jersey

I live in a designated Metropolitan Statistical Area in Mercer County

I will contribute a \$5 donation to the CU of NJ Foundation

I am an employee or member of a select group

I am an employee of Educational Testing Service

Employer or association name

I am related to a member of Credit Union of New Jersey, A Federal Credit Union / Relative's name

I will become a member of the American Consumer Council

Other

### Important information:

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account to help the government fight the funding of terrorism and money laundering activities. 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 your driver's license or other identifying documents. By submitting this application, you authorize the Credit Union to obtain information necessary to verify your identity. This may include information obtained from consumer reporting agencies, public databases, or other sources. If the Credit Union is unable to verify information you provide, an account may not be opened. The Credit Union reserves the right to close your account if it determines at a later date that it does not know your true identity.

#### 4 Type of account

Select the type of checking account you wish to open:

Kasasa Cash Checking     Kasasa Cash Back Checking     Student Checking     Senior Checking

Select the type of savings account you wish to open:

Share Savings\*     Kasasa Saver     Young Savers     Vacation Club     Holiday Club     IRA     Money Market     Certificate     Summer Savings

\*Credit Union of New Jersey Share Savings account is required for credit union membership. Restrictions apply.

#### 5 Account services selection / Select all services you wish to establish with your account

Debit Card     ATM Card     Direct Deposit     Payroll Deduction     Overdraft Protection     e-Statements     e-Banking     Touch Tone Teller

#### 6 Account designations

Individual Account     Joint with Survivorship     Other

Payable on Death (POD), in trust for  All Accounts     Designate specific account(s)

##### ⊖ Beneficiary/POD Payee 1

Full name

Home address

City

State

Zip code

##### ⊖ Beneficiary/POD Payee 2

Full name

Home address

City

State

Zip code

UTTMA/UGMA As custodian for

▲ (Under the Uniform Transfers/Gifts to Minors Act)

Minor's Social Security Number

#### 7 Initial deposit / Indicate the total amount of your initial deposit

\$5.00     \$25.00     \$50.00     \$100.00

Other

##### How do you want this amount deposited into your account?

You must deposit a minimum \$5.00 share into your savings account. Please enclose a check or money order.

Savings \$

Checking \$

#### 8 Loan options / Select all loan types you would like to apply for:

Auto Loan (New or Used)     Personal Loan     Home Equity Loan     First Mortgage     Credit Card     Student Loan

I'm interested in refinancing an existing loan  Type of loan

Loan balance

#### 9 Electronic statement notification (e-Statements)

Your account statements are stored and available via the internet through e-Banking. Each month we will email you when your statement is ready to be viewed. No account information is attached to this monthly notification for your protection. To view your statement, you must log on to e-Banking using your account number and access code. Any member communication items that would be included with your statement will also be sent to you electronically. Please provide your email address in Section 1 and keep it updated so that you do not receive a monthly \$6 bad address fee for returned emails. To update your email, simply notify CUNJ at [memberservices@cunj.org](mailto:memberservices@cunj.org). Paper copies of past statements are available by contacting CUNJ. There is a \$5 fee per statement copy for statements older than 6 months. Members are able to print statements through e-Banking using Internet Explorer for free. To view your statements, you will need to use Adobe Acrobat Reader. This software can be downloaded for free by visiting [www.adobe.com](http://www.adobe.com). Statement copies can be downloaded to your PC with 1 MB of storage space. You may change your statement options at any time. You will not receive paper statements in the mail unless you choose the option below.

I wish to receive paper statements in the mail instead of an email notification when my statement is ready to be viewed online.

**10 TIN Certification and Backup Withholding Information**

**Under 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 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, and
3. I am a U.S. person (including a U.S. resident alien).

**Certification instructions:**

Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

**11 Consent to contact**

By signing below, you authorize Credit Union of New Jersey, A Federal Credit Union to deliver or cause to be delivered to you at the telephone numbers provided above, advertising and telemarketing calls and text message(s) using an automatic telephone dialing system and/or an artificial or prerecorded voice. You are not required to sign this authorization or enter into this agreement as a condition of purchasing any property, goods or services. You may withdraw the consent provided herein at any time by any reasonable means.

Signature

Date



By executing this Account Card, you agree we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any changes to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identify theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These accounts will not contain telemarketing, cross-marketing, solicitation, advertising, or debt collection messages of any kind. The contacts will be concise and limited in frequency as required by law. You will have the opportunity to opt-out of such communications at the time of delivery.

**Membership application continues on next page →**

## Signature

All of the terms, conditions, form of account ownership, account selection and other information indicated on this card apply to all of the accounts listed unless the Credit Union is notified in writing of a change. By signing below, you certify that the information on this Membership Application (front and back) is complete, true and submitted for the purpose of obtaining the accounts and services requested. You agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Membership Application for the purpose of extending credit or services to you or reviewing or collecting a credit account of yours; (b) that the Credit Union can tell others about its credit experience with you and obtain information from others about your credit history and performance. If you request, the Credit Union will tell you the name and address of any credit reporting agency from which it received a credit report on you. By signing below, you acknowledge that you have received, read and agree to the terms of the following Agreements applicable to the accounts and services requested.

### Membership and Account Agreement

You acknowledge receipt of and agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein.

### Overdraft Loan Agreement

If an Overdraft Loan Account is requested and provided, you acknowledge receipt of and agree to the terms of the Overdraft Loan Agreement and Truth in Lending Disclosure.

### Credit Card Agreement

If a Credit Card Account is requested and provided, you acknowledge receipt of and agree to the terms of the Credit Card Agreement which governs your Credit Card account.

### Electronic Funds Transfer Agreement

If an access card or Electronic Funds Transfer Service is requested and provided, you acknowledge receipt of and agree to the terms of the Electronic Funds Transfer Agreement.

## Authorization

By signing below, you agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. You have received and read the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, you agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement and Disclosure. 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 Account Holder Signature

I agree to the above terms and conditions

Full name

Signature

Date (00/00/0000)

①



### Secondary Account Holder Signature

I agree to the above terms and conditions

Full name

Signature

Date (00/00/0000)

②



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

Mail completed applications to:

Credit Union of New Jersey, A Federal Credit Union  
ATTN: Member Service  
PO Box 7921, Ewing, NJ 08628



**Credit Union  
of New Jersey**

A Federal Credit Union



### Member Verification — For credit union use only

Type of identification	Identification #	ID Issuance (state/county)	Date issued	Expiration date
Drivers License				
Passport				
Alien ID				
Credit Report				
Other				

Chex  
System

OFAC

Membership  
Verification

Opened by

Date

Teller  
Number

Loan Officer  
Identification