

# Member Service Agreement

Part 1



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Please use this form to join our Credit Union and start accounts, products and services with us.

To become a member of our credit union and start accounts, products and services (or start new accounts, products and services), please complete this form according to the six simple steps that follow. Step 1, complete your information in **SECTION 1** (below). Step 2, if you wish, you may add one or more beneficiaries on your accounts in **SECTION 2**. Step 3, select a savings, checking and/or certificate account in **SECTION 3**. Step 4, select the services you'd like to have in **SECTION 4**. Step 5, please read **SECTION 5** and **SECTION 6**. Step 6, sign your name(s) in **SECTION 6** (before a notary, if requested) and return this form to us with a copy of your current driver's license(s). Should you need additional owners, beneficiaries, accounts, loans, products or services, have any questions or need help, please contact us during business hours. To learn more about us, our commitment to excellent service and our incredible accounts, loans, products and services, please visit our branch or website or call us anytime we are open for business. Thank you again for being a member of our credit union. We look forward to serving you!

**SECTION 1 MEMBER OWNER(S) INFORMATION** (An owner may start, conduct transactions on, maintain, change, add and terminate an account, product or service.) 1

|  |                             |  |                              |                     |           |
|--|-----------------------------|--|------------------------------|---------------------|-----------|
| Owner 1 Name _____   |                             | Address _____  | City _____                   | State _____         | ZIP _____ |
| Home Phone _____   | Mobile Phone _____          | Mailing Address (if different from physical address) _____ | City _____                   | State _____         | ZIP _____ |
| Driver's License - State, Number & Issue and Exp. Date _____ |                             |  | Social Security Number _____ | Date of Birth _____ |           |
| Email _____  | Employer/Retired From _____ |  | Occupation/Profession _____  |                     |           |

|  |                    |                              |                             |                             |           |
|--|--------------------|------------------------------|-----------------------------|-----------------------------|-----------|
| Owner 2 Name _____   |                    | Address _____                | City _____                  | State _____                 | ZIP _____ |
| Home Phone _____   | Mobile Phone _____ | Social Security Number _____ | Date of Birth _____         | E-mail Address _____        |           |
| Driver's License - State, Number & Issue and Exp. Date _____ |                    |                              | Employer/Retired From _____ | Occupation/Profession _____ |           |

**SECTION 2 BENEFICIARY/PAYABLE ON DEATH PAYEE DESIGNATION(S)** (People or organizations that may receive funds remaining in the account(s) on the final owner's death.) 2

|                                    |                    |                                    |                    |                                    |                    |
|------------------------------------|--------------------|------------------------------------|--------------------|------------------------------------|--------------------|
| Beneficiary/POD Payee 1 Name _____ | Relationship _____ | Beneficiary/POD Payee 2 Name _____ | Relationship _____ | Beneficiary/POD Payee 3 Name _____ | Relationship _____ |
|------------------------------------|--------------------|------------------------------------|--------------------|------------------------------------|--------------------|

**SECTION 3 ACCOUNT(S)**  Savings  Checking 3

**SECTION 4 SERVICE(S)**  Debit Card 4

**SECTION 5 TAX INFORMATION CERTIFICATION** By signing below, I certify under penalties of perjury that: (i) I am a US citizen or other US person, (ii) the Social Security Number (SSN)/Employer Identification Number (EIN) shown is my/the correct identification number and (iii) I am NOT, unless designated below, subject to backup withholding because I am exempt or I have not been notified by the IRS 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. 5

I am subject to backup withholding  Exempt  I am not a United States citizen or resident (complete W-8 form)

**SECTION 6 ACKNOWLEDGMENT** Owner 1 is or applies to be a member of 1st Gateway Credit Union ("we", "us" & "our"), or is authorized to take action, according to our Member Service Agreement (the MSA Parts 1 & 2). All owners ("you" & "your") request the accounts, products and services selected on this Part 1 form, and acknowledge receiving or being offered the Part 2 of the MSA, which includes the Electronic Funds Transfer, Funds Availability, Privacy Notice and Rate & Charges disclosures, and which, along with our records, comprise the terms of the MSA. Part 2 has been emailed to Owner 1's address if provided. To identify and provide you with excellent service, we may review and image your current identification. We may also obtain and use credit, account and employment reports to verify your eligibility for membership and accounts, products and services we may offer. To serve your currency needs, we may require additional information from you. You affirm all information you provide is accurate, and that this Part 1 has been completed according to your instructions. Because you control how the funds in account(s) with us are disbursed on your death, you irrevocably waive the right to dispose of funds in account(s) by will. You understand the MSA governs membership and current and future accounts, products, services and other aspects of your relationship with us. You agree we may rely solely on the MSA and have no obligation to rely on any other documentation. You also understand an owner may conduct transactions on and take action to start, maintain, change, add or terminate accounts, products and services, as explained in Part 2 of the MSA. If you provide us with a mobile phone number, you agree we may text or call you at that number about accounts, products and services you have or that we may offer. Calls may include autodialed, prerecorded or artificial voice calls. This consent is not required for membership, accounts, products or services. You may call, email or write us to opt out of these calls. If your attorney-in-fact presents us with your power of attorney, your consent to the MSA authorizes us to rely on the power of attorney. We may change the MSA, and you may make changes and additions to a Part 1 form as we allow, and those changes and additions are binding on you. You may call us with questions or obtain a copy of the MSA from us during business hours, and Part 2 from our website at your convenience. You may start, maintain, review, change, add or terminate an account, product, service or membership at any time according to the MSA. To assure consent to and accuracy of the MSA, we may require a Part 1 to be notarized or re-completed and re-signed. By signing or authorizing this Part 1, using any account, product or service, or by receipt or accessibility of a statement, you agree to the MSA. The IRS does not require your consent to any provision of the MSA other than the certification required to avoid backup withholding (in Section 5 above).

|  |            |                          |            |
|--|------------|--------------------------|------------|
| Owner 1 Signature _____                      | Date _____ | Owner 2 Signature _____  | Date _____ |
| State of _____ in the county of _____        |            | Notary _____             |            |
| This Agreement was signed before me on _____ |            | Commission Expires _____ |            |
| by _____                                     |            |                          |            |
| Name(s) of Owner(s)                          |            |                          |            |

**Questions? Please contact us anytime we're open for business!**

|                        |                          |              |                   |            |   |
|------------------------|--------------------------|--------------|-------------------|------------|---|
| <b>OFFICE USE ONLY</b> | Initials _____           | Branch _____ | Eligibility _____ | Date _____ | 6 |
|                        | <input type="checkbox"/> |              |                   |            |   |