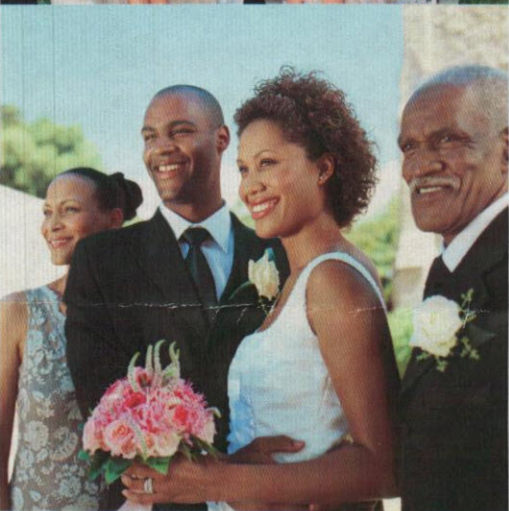




## First Service is your credit union - Don't YOU want to belong?

*First Service Credit Union offers a full array of products and services to meet your financial needs. If you live, work or attend school in Harris County you and your immediate family members are eligible to become members!*



### ▪ **Ultimate FREE Checking Account** - fits any age or lifestyle:

- The only checking account you'll ever need - free checking, with dividends like a Money Market on balances of \$2000 or more
- **\$25** minimum deposit to open
- No service fees or minimum balances
- FREE online banking
- FREE, unlimited online Bill Pay
- VISA® debit card—with Bonus Rewards Program! Receive 250 points when you open your account!
- 4 FREE foreign ATM withdrawals per month
- Access to thousands of FREE ATMs
- Up to \$90 in account extras of your choice
- Discounts on loans
- FREE E-statements
- FREE online check images
- FREE checks
- Optional direct deposit
- And more!

### ▪ **Fresh Start Checking** - Get a second chance at a checking account even if your banking history is less than perfect

- **\$25** minimum deposit to open
- \$10 monthly service fee
- FREE online banking
- FREE, unlimited online Bill Pay
- VISA® debit card—with Bonus Rewards Program!
- \$1.00 fee for each foreign ATM transaction
- Access to thousands of FREE ATMs
- FREE E-statements
- FREE online check images
- Optional direct deposit
- And more!

### ▪ **Savings Accounts** - become a member of First Service by opening a Regular Savings Account with a **\$5** opening deposit! First Service also offers other great savings products like:

- Certificates of Deposit (CDs) - step up your rate twice without changing your term, make additional deposits without changing your term and rate matching available.
- Individual Retirement Accounts (IRAs)
- Holiday and Vacation Club Accounts
- Health Savings Accounts (HSA)

### ▪ **Youth Accounts** - just **\$5** to get started

- Kirby Kangaroo (0-12 years)
- CU Succeed Teen Club (13 to 17 years)

### ▪ **Loan Products**

- New and Used Auto Loans—including Hybrid Vehicle Loans—ask about rate matching
- RV, Boat, 4-Wheeler, Travel Trailer, Jet Skis, Motorcycles, Farm Equipment
- Furniture, Appliances & Personal Computers
- Secured and Unsecured signature loans and lines of credit
- First Time Auto Borrower Program

### ▪ **Real Estate Loans**

- Home Improvement Loans
- Home Equity Loans and Home Equity Lines of Credit (HELOCs)
- Mortgage Loans with partner CU Members Mortgage







## New Member Paperwork

Please fill out all sections of the membership application and refer to the list below to ensure you are returning all the paperwork necessary to get your account(s) opened properly.

### Checking Accounts:

If you are applying for a checking account, please be advised that all checking accounts are subject to approval. You will be notified in the event your checking account application has been denied for any reason.

### Minimum Deposit Requirements:

Along with your account paperwork, please enclose a check or money order made payable to First Service Credit Union with at least the minimum deposit amount for the account(s) you are opening.

Regular Savings - \$5.00  
Ultimate Free Checking - \$25.00  
Fresh Start Checking - \$25.00

### Required Identification:

In order to open your account(s) we must have a primary and secondary form of ID on file for both the primary and joint owners, if applicable. Please include a photo copy of each form of ID for each owner with your account paperwork. Acceptable forms of ID are:

#### Primary ID

State issued valid drivers license  
State issued valid ID card  
Military ID  
Passport

#### Secondary ID

Social Security Card  
Voter's Registration Card  
Birth Certificate  
Credit/Debit Card  
State/Local Government ID Card  
Company ID Card (recognized)  
Police ID

Please note that expired identification is considered invalid and cannot be used to open an account.

### Applying for a Loan:

If you would like to apply for a loan you can:

1. Fill out the application provided in one of our brochures.
2. Go online to [www.FSCU.com](http://www.FSCU.com) and click on the "Loans" link at the top of the page.
3. Contact our Call Center at 832.688.1000 or 800.822.4328 and select option 4.

If you have questions for a loan officer, you can call 832.688.1000 or 800.822.4328 and select option 4.

### Where to Send Paperwork:

Once all your paperwork is complete please mail it along with your opening deposit(s) and photo copies of your required identification to your nearest First Service branch. If you do not have a First Service branch in your area please mail to:

First Service Credit Union  
Attn: New Accounts  
9621 W Sam Houston Parkway N  
Houston, Texas 77064

For a complete list of First Service branch locations, please visit our web site at [www.FSCU.com](http://www.FSCU.com) and click on the "Find Us" link at the top of the home page.

### Have Questions or Need Assistance?

If you need any assistance in opening your accounts or have any questions on our products or services, please contact our Call Center at 832.688.1000 or 800.822.4328 and select option 3. The Call Center is open Monday through Friday from 8am to 5pm. You can also visit our web site at [www.FSCU.com](http://www.FSCU.com) for more information and details on all our products and services.



## Membership Application



9621 W. Sam Houston Parkway N.  
Houston, Texas 77064

832.688.1000 • 800.822.4328

www.FSCU.com

Membership Number (If Applicable)

*Our Mission is simple . . . Service comes First!*

### MEMBERSHIP ELIGIBILITY

I am applying for membership and am eligible via: ☐ Live ☐ Work ☐ Attend School in Harris County  
☐ Employer: \_\_\_\_\_  
☐ Relative of Member (Name & Relationship): \_\_\_\_\_  
☐ Other: \_\_\_\_\_

### ACCOUNT AUTHORIZATION

☐ New Membership ☐ Add Account ☐ Update/Change Account

### MEMBER APPLICATION & OWNERSHIP INFORMATION

#### PRIMARY OWNER:

Primary Member Name (First, Middle Initial, Last)

Social Security Number / Tax I.D. No.

Date of Birth

Mailing Address (Street, City, State, Zip)

Physical Street Address (Street, City, State, Zip)

How Long? (mo/yr)

Home Phone (incl. area code)

Work Phone (incl. area code)

Cell Phone (incl. area code)

Mother's Maiden Name

Email (Print "no email" if you prefer not to receive)

Driver's License Number

State Issued

Exp. Date

Are you a U.S. Person (incl. U.S. resident alien)? ☐ Yes ☐ No

#### JOINT OWNER(s):

1) Joint Owner Name (First, Middle Initial, Last)

Social Security Number / Tax I.D. No.

Date of Birth

Mailing Address (Street, City, State, Zip)

Physical Street Address (Street, City, State, Zip)

Mother's Maiden Name

Home Phone (incl. area code)

Work Phone (incl. area code)

Driver's License Number

State Issued

Exp. Date

Are you a U.S. Person (incl. U.S. resident alien)? ☐ Yes ☐ No

2) Joint Owner Name (First, Middle Initial, Last)

Social Security Number / Tax I.D. No.

Date of Birth

Mailing Address (Street, City, State, Zip)

Physical Street Address (Street, City, State, Zip)

Mother's Maiden Name

Home Phone (incl. area code)

Work Phone (incl. area code)

Driver's License Number

State Issued

Exp. Date

Are you a U.S. Person (incl. U.S. resident alien)? ☐ Yes ☐ No

### ACCOUNT INFORMATION

The type of account ownership you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. I would like my account established as follows:

☐ Individual Account

☐ Joint Account with Right of Survivorship (ROS)

☐ Joint Account with Right of Survivorship & POD

☐ Individual Account with Payee on Death (POD)

☐ Joint Account without Right of Survivorship

☐ Joint Account without Right of Survivorship & POD

I/We would like to open the following accounts:

**Savings:** ☐ Primary Savings ☐ Club Savings

☐ Youth Savings

☐ Secondary Savings

☐ Health Savings Acct.

**Checking:** ☐ Ultimate Free ☐ Fresh Start

☐ Youth Checking



I/We have chosen the following overdraft protection options (if opening a new checking account):

*Please number the selections below in the order of preference*

- ☐ Primary Savings Only -  ☐ Overdraft Line of Credit (Loan needs approval) -   
☐ Check Sentry Overdraft Privilege (eligible after 30 days) -   
☐ I would like to "Opt Out" of any form of overdraft protection on my account

I/We would like the following Account Services added:

- ☐ Visa Debit Card(s) -  ☐ ATM Card(s) -   
☐ Audio Response (Telephone Access) ☐ Direct Deposit/Payroll Deduction ☐ Other:   
☐ HomeNet (Internet Banking Service) ☐ Bill Pay ☐ E-Statements (req. HomeNet)

Payable on Death Beneficiaries (P.O.D.s)

Upon the death of the last account owner, ownership of the account funds shall be divided equally among the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all the accounts listed in the **Account Information** section.

Name of Beneficiary	SSN or TIN	Date of Birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**TAX IDENTIFICATION NUMBER AND BACKUP WITHHOLDING CERTIFICATION**

Under penalties of perjury, I certify that:

- 1) The number shown on this form is my correct taxpayer identification number, 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, and
- 3) I am a U.S. person (including U.S. resident alien)

**AUTHORIZATION**

I/We authorize any party necessary for the completion of this financial services application to provide to First Service Credit Union and/or its agent(s), any and all verifying documentation that they request. Such information includes, but is not limited to: credit reporting agencies, employment history and income, bank accounts, asset verifications, credit history, copies of income tax returns and identification records used in the determination of extension of financial services. A copy, faxed or electronic representation of this authorization may be accepted as an original. I/We also agree to notify First Service Credit Union of any changes to my/our name, address, and telephone number. I/We authorize First Service Credit Union to obtain information on I/Us including credit information in connection with this request to verify our identity as provided under Federal Law (U.S. Patriot Act).

**PRIVACY**

First Service Credit Union restricts access to nonpublic personal information about you to those who have a specific business purpose in utilizing your data. Those who have access are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic information. If you have questions about our privacy policy and procedures, please contact a First Service Credit Union member service representative.

**Under Penalties of Perjury, I/We Certify That:**

I/We fully understand that whoever knowingly makes any false statement or report, for the purpose of influencing in any way the action of a Credit Union, upon any application or loan, or any change or extension of any of the same, by renewal, deferment of action or otherwise, or the acceptance, release, or substitution of security therefore, shall be held responsible and punishable to the fullest extent of the law.

By signing below, I/We agree to the terms and conditions in First Service Credit Union's: By-laws and policies, Membership and Account Agreements, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment(s) First Service Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to accounts and services herein. I/We acknowledge and understand all terms and conditions apply to all current accounts and services as well as those acquired in the future. If an access card or other EFT service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. *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 Member Signature: \_\_\_\_\_ Date \_\_\_\_\_  
Joint Owner Signature: \_\_\_\_\_ Date \_\_\_\_\_  
Joint Owner Signature: \_\_\_\_\_ Date \_\_\_\_\_

**FOR CREDIT UNION USE ONLY**

Date Opened: \_\_\_\_\_ Opened By (Initials): \_\_\_\_\_ Membership Eligibility verified by (Initials): \_\_\_\_\_  
Primary Member Identification: Verified By (Initials): \_\_\_\_\_ Joint Member Identification: Verified By: \_\_\_\_\_  
Convenience Signers Identification: Verified By (Initials): \_\_\_\_\_  
ChexSystems Record: ☐ Decline ☐ Accept If Decline, approved by: \_\_\_\_\_ (Initials) Reason: \_\_\_\_\_