

BUSINESS ACCOUNT AGREEMENT

IMPORTANT ACCOUNT OPENING INFORMATION: Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

OWNERSHIP OF ACCOUNT:

SOLE PROPRIETORSHIP CORPORATION - NOT FOR PROFIT CORPORATION - FOR PROFIT
 PARTNERSHIP LIMITED LIABILITY CO. _____

DATE OPENED _____ OPENED BY _____

INITIAL AMOUNT \$ _____ FORM: CASH _____

BUSINESS _____ AUTHORIZATION DATED _____
COUNTY AND STATE _____
OF ORGANIZATION _____

TELEPHONE NO.'S: _____

PREVIOUS FINANCIAL INSTITUTION _____

THIS BUSINESS QUALIFIES FOR MEMBERSHIP BECAUSE _____

ALL NEW ACCOUNTS WILL BE VERIFIED THROUGH: _____

ADDITIONAL INFORMATION:

CHECKING/SHARE DRAFT MONEY MARKET _____
TYPE OF ACCOUNT _____
 SAVINGS/SHARE SAVINGS _____ _____

By signing below the undersigned agree to the by-laws of this Credit Union and applicable account terms and conditions, as amended from time to time; to pay any membership or entrance fee; and authorize the Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency on the undersigned, as individuals. The undersigned certify that the information provided on this agreement is true and correct and that the terms on this agreement apply to all listed accounts. The undersigned acknowledge receipt of a copy of the terms and conditions applicable to each listed account and the following policy disclosures:

Funds Availability Disclosure Truth in Savings Disclosure _____

ACCOUNT OWNER NAME & ADDRESS Member No./Account No. _____

(1):

(2):

(3):

(4):

NUMBER OF SIGNATURES REQUIRED FOR WITHDRAWAL _____ This is a Temporary account agreement.

FACSIMILE SIGNATURES - The signature(s) on line(s) _____ represent an authorized facsimile signature.

BACKUP WITHHOLDING CERTIFICATIONS

TIN: _____

TAXPAYER I.D. NUMBER - The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.

BACKUP WITHHOLDING - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

EXEMPT RECIPIENTS - I am an exempt recipient under the Internal Revenue Service Regulations.

SIGNATURE - I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien).

X _____ (Date)

<i>Data</i>	<i>Owner/Signer Info</i>	<i>Owner/Signer Info</i>
Name		
Relationship to Account (owner and/or Signer, etc.)		
Address		
Mailing Address (if different)		
Home Phone		
Work Phone		
Mobile Phone		
E-Mail		
Birth Date		
SSN/TIN		
Gov't Issued Photo ID (Type, Number, State, Issue Date, Exp. Date)		
Other ID (Description, Details)		
Employer's Name & Address		
Previous Financial Institution		
Membership Qualification/ Relationship to Member		

<i>Data</i>	<i>Owner/Signer Info</i>	<i>Owner/Signer Info</i>
Name		
Relationship to Account (owner and/or Signer, etc.)		
Address		
Mailing Address (if different)		
Home Phone		
Work Phone		
Mobile Phone		
E-Mail		
Birth Date		
SSN/TIN		
Gov't Issued Photo ID (Type, Number, State, Issue Date, Exp. Date)		
Other ID (Description, Details)		
Employer's Name & Address		
Previous Financial Institution		
Membership Qualification/ Relationship to Member		

Non-Individual Owner Information

Name _____

EIN _____, Phone _____, Mobile Phone _____

E-Mail _____

Type of Entity _____

State/Country & Date of Organization _____

Nature of Business _____

Address _____

Mailing Address (if different) _____

Authorization/Resolution Date _____

Previous Financial Institution _____

Membership Qualification/Relationship to Member _____

CREDIT UNION USE ONLY

Member Approved By _____ Date _____

TAX INFORMATION INSTRUCTIONS
PLEASE FOLLOW CAREFULLY

GENERALLY

We must now withhold the percentage allowed under the Internal Revenue Code of the taxable interest paid on this account if:

- 1) you fail to furnish your taxpayer identification number (TIN) to us, or
- 2) the Internal Revenue Service notifies us that you furnished an incorrect taxpayer identification number, or
- 3) you are notified that you are subject to backup withholding because you have failed to report all interest and dividend payments, or
- 4) you fail to certify that you are not subject to backup withholding because of a failure to report all interest and dividend payments, or you fail to certify your taxpayer identification number.

TAXPAYER IDENTIFICATION NUMBER

There are two types of taxpayer identification numbers:

- (a) **SOCIAL SECURITY NUMBERS** - These are nine digit numbers taking the form of 000-00-0000. Social Security Numbers identify and should be used by individual persons and estates of decedents.
- (b) **EMPLOYER IDENTIFICATION NUMBERS** - These are also nine digit numbers taking the form of 00-0000000. These numbers identify and should be used by corporations, partnerships, non-profit associations, certain trusts, and similar non-individual persons.

Generally speaking, interest or dividends earned on an account should be reported to the IRS under the name and taxpayer identification number of the person who owns the principal in the account. This person should report this interest on his income tax return.

Section 6109 of the Internal Revenue Code requires you to provide your taxpayer identification number to us whether or not you file a tax return. These numbers are used to identify the interest and dividends paid to you.

BACKUP WITHHOLDING

To prevent backup withholding on the interest and dividend payments you receive, you must certify that the taxpayer identification number you provide is correct and that you are not subject to backup withholding because of a failure to report your interest and dividend payments. In order to make these certifications, check the "TAXPAYER I.D. NUMBER" and "BACKUP WITHHOLDING" boxes on page 1 of this form and sign the certifications.

If you are subject to backup withholding, you should still provide and certify your taxpayer identification number.

EXEMPT RECIPIENTS

Certain types of accounts are exempted from backup withholding and certain payments of interest are not subject to backup withholding. Review the descriptions of exempt payees set out below and check the "EXEMPT RECIPIENTS" box on page 1 if applicable, then sign the certification.

NUMBER APPLIED FOR

If you have applied for (or intend to apply for) a number, write "Applied For" in the space for the TIN on page 1. When you receive your number, contact us to complete a new certification. If you do not provide us with your TIN within 60 days we are required to begin backup withholding.

If you do not have a taxpayer identification number or you do not know your number, contact the local office of the Social Security Administration or the Internal Revenue Service.

NOTICE TO NONRESIDENT ALIENS

In order to prevent the reporting of your interest payments, you should provide your name, address, taxpayer identification number (if any) and certify under penalties of perjury your nonresident alien status. To do this, you must provide a certification on a separate document. Failure to provide this certification may result in backup withholding.

PENALTIES

In addition to the withholding, you may be subject to the following penalties:

- 1) If you fail to give us your correct taxpayer identification number, the IRS may impose a penalty of \$50.00 for each failure (unless your failure is due to reasonable cause and not willful neglect).
- 2) If you make a false statement which results in an avoidance of withholding or you make a false certification, you may be subject to civil penalties of up to \$500.00 and criminal penalties including fines and/or imprisonment.
- 3) If you fail to report all of your reportable interest and dividend payments, the IRS may impose a penalty of at least 5% of the underpayment of tax.

Payees Exempt from Backup Withholding

We are **not required** to backup withhold if the payee is:

- ◆ An organization exempt from tax under section 501(a) or an individual retirement plan.
- ◆ The United States or any of its agencies or instrumentalities.
- ◆ A state, the District of Columbia, a possession of the United States, or any of their political subdivisions, or instrumentalities.
- ◆ A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- ◆ An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

- ◆ A corporation.
- ◆ A foreign central bank of issue.
- ◆ A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.
- ◆ A futures commission merchant registered with the Commodity Futures Trading Commission.
- ◆ A real estate investment trust.
- ◆ An entity registered at all times during the tax year under the Investment Company Act of 1940.
- ◆ A common trust fund operated by a bank under section 584(a).
- ◆ A financial institution.
- ◆ A middleman known in the investment community as a nominee or custodian.
- ◆ A trust exempt from tax under section 664 or described in section 4947.

Payments of **interest** not generally subject to backup withholding include the following:

- ◆ Payments of interest on obligations issued by individuals. **Note:** You may be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided your correct taxpayer identification number to the payer.
- ◆ Payments of tax-exempt interest (including exempt interest dividends under section 852).
- ◆ Payments described in section 6049(b)(5) to nonresident aliens.
- ◆ Payments on tax-free covenant bonds under section 1451.
- ◆ Payments made by certain foreign organizations.
- ◆ Payments of mortgage or student loan interest.

Exempt payees described above should complete this form to avoid possible erroneous backup withholding. Certain payments exempt from backup withholding are nevertheless subject to information reporting. If you file this form with the payer, furnish your taxpayer identification number and certify the correctness of that number and certify that you are an exempt recipient.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details, see the regulations under sections 6041, 6041A, 6045, 6050A, and 6050N.

SHARES ARE TRANSFERABLE ONLY TO QUALIFIED MEMBERS.