APPLICATION

Signature FEDERAL CREDIT UNION
Everywhere You Are

Organization Account Application

Date Account Number

USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask you for your name, address, date of birth, driver's license or other identifying documents, and other information that will allow us to identify you.

Part 1: General Information

Organization Name EIN

Address City State ZIP

Mailing Address City State Zip

Telephone Fax

Part 2: Responsible Parties/Owners/Signers: Include all new parties (use extra sheets as necessary). ***Must provide physical address and copy of driver's license or government issued photo ID***

Name SSN Date of Birth

Address City State ZIP

Cell/Alt. Phone Email Address Organization Title

Name SSN Date of Birth

Address City State ZIP

Cell/Alt. Phone Email Address Organization Title

Number of signatures required to transact business: ____

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Part 3: Account and Loan Products

☐ Share Savings ☐ Checking ☐ Online Banking
☐ Credit Card ☐ Visa Debit Card (Requires checking) ☐ Bill Pay

Part 4: Account Agreement

By completing this application, I am requesting that Signature Federal Credit Union (the "Credit Union") open the account as indicated. I authorized the Credit Union to verify the information on this application with third parties and hold harmless those organizations from which information is obtained. I authorize the Credit Union to open new accounts with the same ownership and signature authorization upon deposit of funds by any authorized signer. I agree that the Credit Union may rely on the signature authority indication on this application until notified otherwise in writing. All accounts opened will be subject to Federal law and Credit Union bylaws, policies, and rules. By signing this application, I acknowledge receipt of and agree to the terms, conditions, rates, and fees established by the Credit Union for the type of account being opened as stated in the Credit Union's Deposit Account Agreement, Fee Schedule, Electronic Banking Disclosures, and Funds Availability disclosure as amended from time to time. I certify that the accounts opened will not be used for personal, family, or household purposes. I authorize the Credit Union to verify the information provided through the National Check Protection Service (NCPS), and understand the opening of this account is provisional, and subject to a satisfactory report from NCPS/EFunds/Chex Systems.

Print Name Org. Title Signature Date

Print Name Org. Title Signature Date

Print Name Org. Title Signature Date

Print Name Org. Title Signature Date

Part 5: TIN/EIN Certification & Backup Withholding (this must be completed for all accounts)

Under penalty of perjury, I certify that 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 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 and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and I am a US Citizen or other US Person (defined in IRS form W9 General Instructions)

Organization Taxpayer ID (TIN/EIN)

If this organization is subject to backup withholding, check here: ☐

Print Name Org. Title Signature Date

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Part 6: UIGEA Certification

The Unlawful Internet Gambling Enforcement Act of 2006 ("UIGEA") prohibits any person, including a business, engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling.

I hereby certify that I do not engage in an Internet gambling business.

Print Name	Org. Title	Signature	Date

In addition, the following the account agreement terms are individually and jointly agreed to:

1. The organization information shown on this application is the complete and correct name of the organization. If applicable, all registered and assumed names under which the organization does business are shown. Each corporate officer, partner, or trustee, whichever is applicable, warrants that the Chapter or Branch, partnership, or living trust has been duly formed and currently exists.

2. The officers, authorized agents or trustees, whichever is applicable, signing, presently occupy the positions shown and are authorized to transact business on behalf of the organization. Each agent agrees to notify the Credit Union in writing of any change in authority. The Credit Union may request other evidence of the agent's authority at any time.

3. Each agent certifies and agrees that the Organization's accounts will be governed by the terms set forth in the membership and account agreement and signatures on file as amended from time to time.

4. The Credit Union is directed to accept and pay without further inquiry any item, bearing the appropriate number of signatures as indicated above, drawn against any of the organization's accounts. Unless otherwise indicated, all authorized agents have the authority to endorse all items payable to or owned by the organization for deposit with or collection by the Credit Union and to execute such other agreements and to perform any other transactions under the agreement.

5. The authority given to Authorized agents shall remain in force until written notice of revocation is delivered to and received by the Credit Union. Any such notice shall not affect any items in process at the time notice is given. An authorized officer, trustee or agent of the Organization will notify the Credit Union of any change in the Organization's composition, assumed business names, or any aspect of the entity affecting the deposit relationship between the Organization and the Credit Union before any change occurs. The Credit Union shall have no duty to inquire as to the powers and duties of any agent and shall have no notice of any breach of fiduciary duties by any agent unless the Credit Union has notice of wrongdoing.

6. The authorized agent(s) is/are authorized to receive from the Credit Union, either orally or in writing, any information related to the account. Those persons are not authorized to withdraw funds or issue checks against or make any transactions related to the account.

7. The Organization and each Agent agree to indemnify and hold the Credit Union harmless of any claim or liability as a result of any unauthorized acts of any agent or former agent or acts of any agent upon which the Credit Union relies prior to notice of any account change or change of Organization. The Organization agrees that the Credit Union shall not be liable for any losses due to the Organization's failure to notify the Credit Union of such changes.

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Part 8: Bond Insurance

Signature FCU highly recommends bond insurance

Fidelity Bond Insurance: Fidelity bonds are often referred to as "honesty insurance". They cover losses due to any dishonest act of an organizational officer. Fidelity bonds cover a position title such as President or Secretary/Treasurer, not an individual. The losses may be monetary, merchandise or any other property, real or personal.

Contact your insurance broker to obtain a policy and submit proof of the policy with your application.

☐ I/We waive our rights to a bond insurance policy and accept the potential risks associated to our organization by not having bond insurance.

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Chapter & Branch Resolution

I, _____, the undersigned Secretary, hereby certify to Signature Federal Credit Union ("the Credit Union"), that at a meeting of the Board of Directors of _____ ("the Chapter or Branch"), a Chapter or Branch organized and existing under the laws of _____, duly called and duly held on the _____ day of _____, _____, the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Chapter or Branch, are in accordance with the By-Laws, and are now in full force and effect.

RESOLVED:

1. The Officers of the Chapter or Branch, or any one or more of them, are hereby authorized to open an account or accounts from time to time with the Credit Union and its subsidiaries and affiliates (each being hereinafter referred to as "the Credit Union") for and in the name of the Chapter or Branch with such title or titles as he or they may designate.
2. The _____ (indicate by title person(s) authorized, e.g. President, Treasurer, etc) of the Chapter or Branch signing _____ (for purposes of signing items, indicate e.g., singly, any two, etc) and their successors and any other person hereinafter authorized by any means to sign on behalf of the Chapter or Branch ("Authorized Person(s)") are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts, notes, acceptances and other instruments (hereinafter each collectively referred to as "item(s)"). Notwithstanding the above, any Authorized Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of Depository Transfer Checks ("DTC") without a signature other than the name of the Chapter or Branch printed on the DTC; or (3) give instructions, by means other than the signing of an item, with respect to any account transaction, including, but not limited to, the payment, transfer or withdrawal of funds by wire, computer or other electronic means, or otherwise, or of money, credits, items or property at any time held by the Credit Union for account of the Chapter or Branch ("Instructions").
3. The Credit Union is hereby authorized to honor and pay items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s). In the case of facsimile signature(s), the Credit Union is authorized to pay any item if the signature, regardless of how or by whom affixed, and whether or not the form of signature used on such item was actually prepared by or for Chapter or Branch, resembles the specimens filed with the Credit Union by the Chapter or Branch. The Credit Union is further authorized to honor and pay DTCs, ACHs, instructions, and other orders given singly by any Authorized Person, including such as may bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or employee individually; without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as to amount.
4. The Credit Union is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, items endorsed by any person or by stamp or other impression in the name of the Chapter or Branch without designation of the person so endorsing without inquiry as to the circumstances of the endorsement or the lack of endorsement or the disposition of the proceeds and that anyone affixing the endorsement may also waive demand, protest, and notice of protest or dishonor.
5. That any one of the Authorized Person(s) of the Chapter or Branch are hereby authorized to secure from the Credit Union one or more Business Banking Card(s) (the "Card(s)") on behalf of the Chapter or Branch which may be used by any cardholder named by such Authorized Person(s) to initiate electronic fund transactions as describe in the Membership Account Information Disclosures of Terms and Conditions, (the "Agreement") with respect to any and all such accounts of the Chapter or Branch as the Chapter or Branch or such Authorized Person(s) may designate, including without limitation, transfers from business credit line accounts. Such Authorized Person(s) be, and each of them hereby is, further authorized to execute and deliver in the name and on behalf of the Chapter or Branch and Agreement and supporting documentation governing the Issuance and use of such Cards with such changes, if any, as the Authorized Person(s) executing the same shall approve, and to otherwise conduct any business whatsoever relative to the account(s) and Cards as may be necessary or advisable in order to carry out the full intent and purposes of said Agreement and of these resolutions.

Indicate account numbers to be accessed by card(s)

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Corporate Resolution

6. The _____ (Indicate by title person(s) authorized, e.g., President, Treasurer, etc) of the Chapter or Branch, and each of them, and their successors in office, and any other person hereafter authorized on behalf of the Chapter or Branch to possess a card ACTING ALONE, may exercise all of the rights and privileges of the Chapter or Branch with regard to any account linked to the card.

7. The _____ (Indicate by title person(s) authorized, e.g., President, Treasurer, etc) of the Chapter or Branch, signing _____ (indicate how Notes, etc are to be signed e.g., singly, any two, etc) are hereby authorized to effect loans and advances and obtain credit at any time for the Chapter or Branch from the Credit Union (and guarantee on behalf of the Chapter or Branch the obligations of others to the Credit Union), secured or unsecured, and for such loans and advances and credit and guarantees to make, execute, and deliver promissory notes and other written obligations or evidence of indebtedness of the Chapter or Branch, applications for letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of the foregoing, and as security for the payment of hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to, endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by the Chapter or Branch, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and to execute and deliver instruments or agreements of subordination and assignment satisfactory to the Credit Union and also to give any orders or consents for the delivery, sale, exchange or other disposition of any property or interest therein or evidence thereof belonging to the Chapter or Branch and at any time in the hands of the Credit Union, whether as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and things as may be necessary or desirable to be required by the Credit Union in connection with any of the foregoing and the Credit Union is hereby authorized to honor, accept, and execute any of the transactions described above.

8. All loans, discounts and advances heretofore obtained on behalf of the Chapter or Branch and all past transactions of a nature set forth herein including notes and other obligations or evidences thereof are hereby approved, ratified, and confirmed; and so long as this Chapter or Branch/Partnership/LLC is indebted to the Credit Union, the Credit Union shall have the right to inspect and audit at reasonable times and intervals, the collateral pledged to the Credit Union and any records pertinent thereto..

9. The Chapter or Branch does hereby give to the Credit Union a continuing lien for the amount of any and all liabilities and obligations of the Chapter or Branch to the Credit Union and claims of every nature and description of the Credit Union against the Chapter or Branch, whether now existing or hereafter incurred, originally contracted with the Credit Union and/or with another or others and now or hereafter owing to or acquired in any manner by the Credit Union, whether contracted by the Chapter or Branch alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or un-matured hereafter actually or constructively held or received by or in transit in any manner to or from the Credit Union, its correspondents or agents from or for the Chapter or Branch, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of the Credit Union in any way.

10. In case of conflicting claims or disputes, or doubt on the Credit Union's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained the Credit Union may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless the Credit Union is required to do so by the judgment, decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.

11. The Chapter or Branch agrees to be bound by the Membership Account Information Disclosure of Terms and Conditions, and the Terms and Conditions for Business Accounts and Services, currently in effect and as amended hereafter, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to the Chapter or Branch from the Credit Union and by all notices posted at the office of the Credit Union at which the account of the Chapter or Branch is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made part

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Corporate Resolution

12. The Officers of the Chapter or Branch or any one or more of them are hereby authorized to act for the Chapter or Branch in all other matters and transactions relating to any of its business with the Credit Union including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
13. The Credit Union is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
14. Subject to paragraph 10 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notices of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by the Credit Union; provided that such notice shall not be effective with respect to any revocation or modification of said authorities until the Credit Union shall have had a reasonable opportunity to act there on following receipt of such notice or with respect to any checks or other instruments for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to the Credit Union after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of the Chapter or Branch is hereby authorized and directed to certify, under the seal of the Chapter or Branch or not, but with like effect in the latter case, to the Credit Union the foregoing Resolutions, the name of the Officers and other representatives of the Chapter or Branch, any changes from time to time in the said Officers and representatives and specimens of their respective signatures. The Credit Union may conclusively assume that persons at any time certified to be Officers or other representatives of the Chapter or Branch continue as such until receipt by the Credit Union of written notice to the contrary.
15. The Officers of the Chapter or Branch waive any and all claims for its acts or omissions, including any error in documentation or in the amount, accuracy, or timeliness of any instruction and remains solely responsible for the due authorization of any instruction the Credit Union receives from any person pursuant to these Resolutions. The Credit Union is not liable to the Chapter or Branch or responsible for any improper or unauthorized use of the services.

Part 9: Funding

A $5 minimum deposit is required on all new memberships. You may include a check made payable to Signature FCU, or you may provide a credit/debit card number for processing.

☐ I have included a check of at least $5 made payable to Signature FCU

☐ Please charge my credit/debit card and post the funds to my new account in the amount of $ _____

Credit /Debit Card# _____ Expiration Date _____ CVV# _____

Please select how you would like to receive your statements. Please note, if no selection is made, you will be automatically enrolled in eStatements:

☐ **eStatements** ☐ **Paper Statements ($5.00 Monthly Fee)**

I FURTHER CERTIFY that the persons herein designated as Officers of the Chapter or Branch have been duly elected to and now hold the offices in the Chapter or Branch set opposite their respective names, and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

Name *(typewritten or printed)* Organization Title Signature

_____

_____

_____

APPLICATION

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Authorization to Issue Visa Credit Card

I/We authorize the individuals listed below to be issued a Signature Federal Credit Union Visa Credit Card in the name of the _____, Organization of Signature. I/We further acknowledge that these individuals are authorized to use the card for the purpose of paying organization-related expenses.

I/We agree it is my/our responsibility to review the charges made on the card on a monthly basis to ensure the charges are legitimate. If there is evidence of non-organization related charges, it is my/our responsibility to report it to the credit union so that the card can be closed immediately.

In the event that the card is used for purposes unrelated to organization business, we acknowledge it is the organization's responsibility to pay these charges and to seek recovery from the individual(s) for the unauthorized use.

Authorized User/Org. Title	Authorized User/Org. Title
Signature	Signature
Authorized by	Date
Authorized by	Date

Organization Officers who will receive and review the visa statement monthly for account.

Name	Name
Address	Address
Phone	Phone
Email	Email

NOTE: ORGANIZATION VISA CARDS DO NOT AUTOMATICALLY RENEW. PLEASE NOTIFY SIGNATURE FEDERAL CREDIT UNION FOR REISSUE.