



FLORIDA RURAL ELECTRIC CREDIT UNION

P.O. Box 1697
Tallahassee, FL 32302
800-542-1246

Dear New Member:

Thank you for choosing to join Florida Rural Electric Credit Union. We are honored to include you in our membership. We are a very progressive, forward thinking credit union that specializes in excellent member service.

Enclosed is your Membership package. Please complete and return to us the following:

_____ A completed and signed Membership and Account Agreement form.

_____ A check or money order payable to FRECU in the amount \$23.00. This covers the initial deposit of \$15.00 for minimum share balance requirement and \$8.00 membership fee.

_____ Credit Union Testament or Notary Affidavit. If you are joining and are not a cooperative employee you will need to present your verification forms below to a notary and have them complete the Notary Affidavit.

_____ Membership Sponsor Form-Only required if opening an account for a family member.

_____ If membership qualification is by cooperative membership, we must have a copy of your current electric/utility bill.

All account owners are required to provide the following for compliance of the U.S. Patriot Act.

1 copy of a Photo ID, such as:

*Florida Drivers License,

*Florida issued Photo Identification Card, or

*Passport.

1 secondary form of ID, such as:

*Employee badge,

* Social Security Card,

*Voter Registration card,

*Check stub,

*Tax Returns, or

*Birth certificate.

If sponsoring a child or minor who doesn't have a photo ID we will need copies of their Social Security Card and birth certificate. These accounts require an adult as joint owner and the above identifications are required.

If you have any questions, please do not hesitate to contact us at 800-542-1246.

Identity Verification Notice

On October 26, 2001, the USA Patriot Act was signed into law. Its purpose is to help the government fight the funding of terrorism and money laundering activities. This Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or has signatory rights to an account.

What this means for you: The credit union will ask for your name, address, date of birth, and other information that will allow the credit union to identify you. The credit union may ask to see your driver's license or other identifying documents.

If you are an existing member who joined the credit union before the USA Patriot Act rule became effective we will also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan, or added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.



Membership and Account Agreement

Member Name: _____ Member #: _____
 SSN/TIN: _____ Date of Birth: _____
 Address: _____
 Alternate/Foreign Address: _____
 Home Phone: _____ Work Phone: _____
 Type of I.D.: _____ I.D. No.: _____
 Employer: _____ Occupation: _____
 I.D. No.: _____ Place of Birth: _____ Mother's Maiden Name (MMN): _____
 Credit Union Membership Eligibility: _____ Membership Approved By: _____
 Membership Officer, (Date): _____ Non-Share Account Only: _____

JOINT OWNER/TRUSTEE INFORMATION:

Member Name: _____
 SSN/TIN: _____ Date of Birth: _____
 Address: _____
 Alternate/Foreign Address: _____
 Home Phone: _____ Work Phone: _____
 Type of I.D.: _____ I.D. No.: _____
 Employer: _____ Occupation: _____
 I.D. No.: _____ Place of Birth: _____

ACCOUNT OWNERSHIP: Individual Joint with Rights of Survivorship

PAY-ON-DEATH BENEFICIARY DESIGNATIONS:

Name: _____	Name: _____
Relationship: _____	Relationship: _____
Address: _____	Address: _____
SSN: _____ Date of Birth: _____	SSN: _____ Date of Birth: _____
<input type="checkbox"/> Trust <input type="checkbox"/> IRA <input type="checkbox"/> FUTMA Successor Custodian: _____	SSN: _____ DOB: _____

ACCOUNT TYPE:

<input type="checkbox"/> Membership Share/Savings	<input type="checkbox"/> Differential Share Draft/Checking
<input type="checkbox"/> Special Share/Savings	<input type="checkbox"/> IRA Accumulation Share
<input type="checkbox"/> Christmas Share/Savings	<input type="checkbox"/> Share Draft/Checking
<input type="checkbox"/> Certificate of Deposit # _____ Initial Term _____ months	
<input type="checkbox"/> Certificate of Deposit # _____ Initial Term _____ months	
<input type="checkbox"/> IRA Certificate of Deposit # _____ Initial Term _____ months	
<input type="checkbox"/> IRA Certificate of Deposit # _____ Initial Term _____ months	

ADDITIONAL SERVICES REQUESTED: [check all requested services]

ATM Card VISA Check Card TellerLine Audio Response Anywhere Banking

IRS CERTIFICATION:

UNDER PENALTY OF PERJURY, YOU CERTIFY (1) THAT THE SSN/ TIN NUMBER SHOWN ON THIS FORM IS YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER (OR YOU ARE WAITING FOR A NUMBER TO BE ISSUED TO YOU); (2) YOU ARE NOT SUBJECT TO BACKUP WITHHOLDING BECAUSE (A) YOU ARE EXEMPT FROM BACKUP WITHHOLDING OR (B) YOU HAVE NOT BEEN NOTIFIED BY THE IRS THAT YOU ARE SUBJECT TO BACKUP WITHHOLDING AS A RESULT OF A FAILURE TO REPORT ALL INTEREST OR DIVIDENDS, OR (C) THE IRS HAS NOTIFIED YOU THAT YOU ARE NO LONGER SUBJECT TO BACK-UP WITHHOLDING; AND (3) YOU ARE A U.S. PERSON (INCLUDING A RESIDENT ALIEN).

x _____ x _____
Primary Member Signature **Date** **Print name**

By signing below, you hereby apply for membership in **Florida Rural Electric Credit Union** and acknowledge receipt of and agree to the Master Agreement, the Shares, Savings and Deposit Rates Chart, the Fee Schedule and all other documents provided to you by the Credit Union as amended by the Credit Union from time to time. You also agree that the Credit Union may, in its sole discretion, provide to you any account, product or service pursuant to your instructions, whether written, verbal or electronic. All accounts, products and services shall be subject to the Master Agreement, the Shares, Savings and Deposit Rates Chart, the Fee Schedule and all other documents provided to you by the Credit Union as amended by the Credit Union from time to time. Unless otherwise designated in a writing accepted by the Credit Union, the ownership and agency designations herein shall apply to all accounts under the member number set forth herein except as otherwise provided in the Master Agreement.

 Primary Member Signature Date Owner Trustee As Custodian for Minor under Uniform Transfers to Minors Act

 Print name Owner Trustee

 Joint Member Signature Date Owner Trustee

 Print name



Acknowledgments:

- (a) Your signature authorizes on this form the Credit Union to check your employment and credit history and to obtain credit reports in connection with any request for membership. If you request the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. The Credit Union will rely on information you have provided, your signature affirms that all information on this document or that you provided elsewhere is correct.

- (b) **Consent to Contact** - You agree we and/or our third-party 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 at your wireless telephone number(s) at any time by written notice to us at Florida Rural Electric Credit Union, Post Office Box 1697, Tallahassee, FL 32302-1697, by email to operations@frecu.org by telephone at 850-877-6168 or by any other reasonable means. If you have provided or provide a wireless telephone number(s) to us in connection with your accounts, or any of them, 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 change to the wireless telephone number(s) which you provide to us. You agree to indemnify us and our third-party debt collectors, and hold us and our third-party debt collectors harmless, from and against any and all losses, claims, damages, liabilities, costs or expenses (including any attorneys' fees) that arise out your breach of any of the foregoing representations and agreements.

Primary Member Signature: _____

Date: _____

Joint Member Signature: _____

Date: _____



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Representative Testament, Notary Affidavit, and Sponsorship Form

Credit Union Representative Testament

This testament is acknowledgement that I have personally reviewed the following, attached identification forms:

One Photo Identification: Type: ID Number: Expiration Date:

One Documentary Identification: Type:

of, and who is known to me be the person identified in the documentation (Member/Perspective Member/Joint Member)

Credit Union Representative

Date

Notary Affidavit

The attached documents:

One Photo Identification: Type: ID Number: Expiration Date:

One Documentary Identification: Type:

are provided by the following person(s):

and as verification of their identity for compliance with Section 326 of the US Patriot Act and as outlined in the Customer Identification Policy for membership in Florida Rural Electric Credit Union.

Print, Type or Stamp Commissioned Name of Notary

Date

Signature of Notary

Sponsorship Form

I,(Member Name), being a member in good standing with Florida Rural Electric Credit Union and whose membership number is, hereby sponsor (Relative Name), who is my (Relationship) for membership in the Credit Union. Sponsorship is granted under Article 11, Section 1, Line A5, and defined in Paragraph C of the Credit Union by-laws. I understand the penalty for falsifying this information could lead to my expulsion from the Credit Union.

Member Signature:

Date:

FLORIDA RURAL ELECTRIC CREDIT UNION
FEE SCHEDULE
EFFECTIVE April 1, 2015

New Member Fee	\$ 8.00
Share/Savings Account	
Withdrawal/Transfer by CU Employee*	\$ 5.00
Withdrawal/Close Christmas Club Early	\$ 15.00
Close Account within first 90 days	\$ 15.00
Copy of Statement (each)	\$ 3.00
Returned Mail (each)	\$ 5.00
Returned Deposited Item**	\$ 30.00
Research Account over 1 year (per hour)	\$ 25.00
Excessive Share Withdrawals (more than 3 per quarter)	\$ 5.00
Share Draft/Checking Account	
Withdrawal/Transfer by CU Employee*	\$ 5.00
Returned Mail (each)	\$ 5.00
Copy of Statement or Check (each)	\$ 3.00
Overdraft Transfer from Share/Savings or Loan (each)	\$ 5.00
NSF'S**	\$ 30.00
Stop Payment(s)** (per check or check range)	\$ 30.00
Returned Deposited Item**	\$ 30.00
Research Account over 1 year (per hour)	\$ 25.00
ATM	
Withdrawals/POS (Point of Sale)	Free
Card/Pin Replacement	\$ 5.00
Research (per hour)	\$ 25.00
NSF'S**	\$ 30.00
Money Wires	
Domestic (minimum wire amount \$100)	\$ 25.00
VISA	
Annual Fee	Free
Over Limit fee	\$ 25.00
Late Fee**	\$ 25.00
Card Replacement	\$ 5.00
Copy of Sales Draft (if available)	\$ 15.00
Returned Check Fee	\$ 25.00
Audio Response	
Transfers/Withdrawals/Inquiries	Free
Home Banking	
Transfers/Withdrawals/Inquiries	Free
Bill Payer	Free
Other	
IRA Set Up Fee	\$ 10.00
Dormant Fee (if no activity on all accounts for more than 1 year)	\$ 5.00 MO

*Within the Same Account

**Fee Change

FACTS

WHAT DOES FLORIDA RURAL ELECTRIC CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Mortgage rates and payments
- Account balances and Account transactions
- Credit history and Credit rating

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons Florida Rural Electric CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Florida Rural Electric CU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Call 800-542-1246 or go to WWW.FRECU.ORG

Who is providing this notice? FLORIDA RURAL ELECTRIC CREDIT UNION

How does FRECU protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does FRECU collect my personal information? We collect your personal information, for example, when you

- Open an account or show your drivers license
- Pay your bills or apply for a loan
- Give us your wage statements

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *FRECU does not share information with our affiliates.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *FRECU does not share information with nonaffiliates so that they can market to you.*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *FRECU doesn't jointly market.*

If you have any questions concerning this Privacy Notice please contact FRECU at 800-542-1246.